Fraud rules for Converge® eCommerce business

Integrated fraud prevention rules

Converge offers a variety of fraud tools to help businesses protect themselves. These fraud tools are a great option for businesses of every industry no matter how you accept payments online.

 Whether you're a completely new business or maybe you're just new to Converge, we encourage you to take a look at the available fraud tools to build a system that can save you money and headaches.

To access the Converge fraud tools, go to Settings> Fraud Prevention Tools.

Please note: only users with the "Edit Business Rule" permission set on their user rights can see or modify rules. Typically, this is a perk that admin users or business owners tend to set for themselves and for management level users.
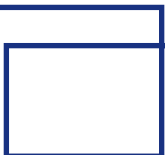
Shipping and billing country blacklist

If your company does not ship internationally or does not operate in certain countries, then you can set a rule to decline a transaction when the "Shipping Country" or "Billing Country" field contains a blacklisted country. This is a particularly helpful tool to prevent needing to refund or void a transaction after your business realizes that it cannot fulfil the order that's placed.

Velocity filter

You can set velocity filters by the day, the hour, by hourly IP addresses or by all three. Doing this will set a maximum number of transactions that your terminal or website can accept. One common form of online fraud is to purchase from the same e-shop again and again so that the fraudster can max out a stolen credit card. This may be a case of identity theft or maybe the fraudster is looking for a way to figure out the CVV2 number through trial and error. Programs can be written to hit a company's webpage with a velocity attack – so to prevent such an issue, set up velocity filters to protect your company.

IP country blacklist

If you have an online business, you may need to create an IP Country Blacklist. Every website transaction has a traceable IP address which can be geolocated to identify which country the transaction originated from. If you find that you have an increased rate of fraud from purchasers of certain countries or if your business has no reason to accept payments from a person abroad, then this might be a good fraud tool to enable. For example, a veterinarian office located in Atlanta, Georgia has no reason to accept online payments from any country outside of the U.S., or maybe outside of North America depending on where the business is located.

Add custom rules

If none of the common Fraud Rules generated by Converge applies to your business, then you can create your own custom rules. These rules can be more sophisticated and you can set the rules to send certain transactions to be reviewed, or to be declined. Setting a transaction to pend, which is another option that is offered, is the functional equivalent of sending it to be reviewed. You can also set rules so that you get an email whenever certain situations occur.
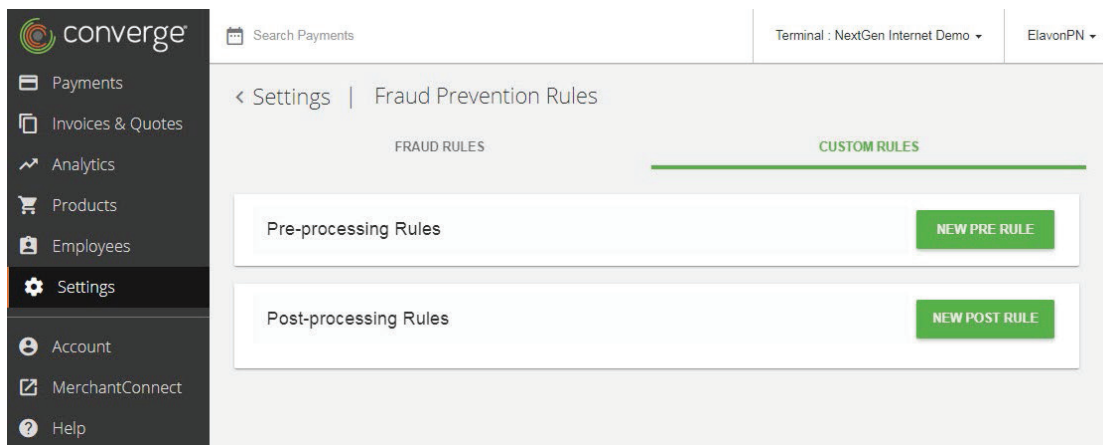
Three rule options to consider:

Review high ticket transactions or unusually low ticket transactions

Create a Pre-processing rule to set a threshold for big ticket items. You may have a good idea what your average transaction is due to experience, data, or maybe common sense expectations. In any case, setting a certain threshold whereby a transaction may be automatically declined or set to pend if the final amount is too high for you to absorb a chargeback can help prevent chargebacks or costly refunds. It's also common to add a rule for unusually low tickets purchases which may cost you more to run the transaction than your business will gain from the transaction.

All refunds set to review

Some businesses like to make it so that only certain users can process refunds or that certain refunds have to be set for review before it's approved. If you have users who can process refunds, it may be a good idea to set up a rule where refunds must be reviewed by a manager.

CVV2 and AVS must match card

CVV2 and AVS are important for card not present and eCommerce transactions to help verify that the card is not stolen. You can set a rule to decline any transaction where the CVV2 or AVS is not correct. For Converge eCommerce terminals, this rule is automatically added as a default but if your business also accepts payments in other ways using Converge, then this is a good rule to add.

Protect your business

If you have any questions while setting up these rules, please feel free to call customer service for a 1:1 walkthrough. A software technical support agent can help. We also have help content within Converge to explain what each rule does. Please note, these rules are triggered automatically and only run within the parameters that you set. It's a good idea to review the rules several times a year and to add new rules as needed.

Post-processing Rule

Rule Name *
Notify Manager if Transaction >$50,000

If Transaction Amount ▾ is greater than ▾ 50,000

then
set to Review ▾

otherwise
no additional action ▾

Email Options
Send merchant email ▾

CANCEL

We make it possible. You make it happen.