

Sage Pay – Fraud Screening

Review your own transactions

Technical Service
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Fraud Screening – Rules base guide

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1.1 Email address – fraud screening rules

Score	Rule	
-20	Email appears on your low risk list	
-11	Delivery surname is within the email address	
-10	Delivery address or email domain is a business	
-10	Delivery address and email domain is a business	
0	No of declines against email address exceeds lower threshold	[More than 3 cards have been declined using this email address in the last 7 days]
0	No of declines against email address exceeds medium threshold	[More than 6 cards have been declined using this email address in the last 7 days]
0	No of declines against email address exceeds higher threshold	[More than 9 cards have been declined using this email address in the last 7 days]
3	Email used with multiple cards exceeds lower threshold	[Email address used with more than 3 cards in the last 28 days]
4	Email used with multiple cards exceeds medium threshold	[Email address used with more than 6 cards in the last 28 days]
5	Email used with multiple cards exceeds higher threshold	[Email address used with more than 9 cards in the last 28 days]
5	Email used at multiple addresses exceeds lower threshold	[Email address used with more than 1 delivery addresses in the last 28 days]
6	Anonymous email address and amount greater than threshold	[Amount greater than 0]
6	Email previously rejected more than 3 times	
10	Email used at multiple addresses exceeds medium threshold	[Email address used with more than 2 delivery addresses in the last 28 days]
15	Email used at multiple addresses exceeds higher threshold	[Email address used with more than 3 delivery addresses in the last 28 days]
25	Email address previously suspected of fraudulent activity - registered on bad list	
45	Email appears on reported high risk list	
70	Email appears on your high risk list	

1.2 IP address – fraud screening rules

Score	Rule
-40	IP address appears on your low risk list
6	IP country does not match delivery country
8	IP country does not match billing country
12	IP country does not match card issuing country
70	IP address appears on your high risk list
200	IP originates from high risk country

1.3 Telephone number – fraud screening rules

Score	Rule
-3	Telephone number is a landline
2	Telephone number has not been supplied
4	Telephone number is a mobile number
4	Telephone number is not in a recognized format
6	Phone number previously rejected more than 3 times
10	Phone number given for more than one billing address in the last 28 days
45	Telephone number appears on reported high risk list
50	Telephone previously suspected of fraudulent activity - registered on bad list
50	Telephone number appears on your high risk list

1.4 Billing Address – fraud screening rules

Score	Rule	
-25	Address appears on your low risk list	
-18	Electoral Roll Match at billing address	
-18	On Electoral Roll and less than £100.00	
-2	Postal address is recognised	
0	British Forces postal address	
2	Postal address not recognised	
2	Number of purchases at billing address exceeds lower threshold	[More than 1 purchases at the billing address in the last 28 days]
3	Number of purchases at billing address exceeds medium threshold	[More than 4 purchases at the billing address in the last 28 days]
3	Number of purchases at billing address exceeds higher threshold	[More than 6 purchases at the billing address in the last 28 days]
4	Delivery address is Flats or PO Box	
5	Billing country not the same as delivery country	
5	Fraudulent activity suspected within the postcode area in the last 28 days	
5	Multiple people at billing address exceeds lower threshold	[Billing address used with more than 1 surname(s) in the last 28 days]
6	Address previously rejected more than 3 times	
8	UK electoral roll fail and greater than £120.00	
10	Payment used with multiple billing addresses exceeds medium threshold	[Card used at more than 2 billing addresses in the last 28 days]
10	No Match on Electoral Roll or Electoral Roll not available at billing address	
10	Multiple people at billing address exceeds medium threshold	[Billing address used with more than 2 surnames in the last 28 days]
12	Electoral Roll pass but 3rd party delivery address greater than £50	
15	Payment used with multiple billing addresses exceeds lower threshold	[Card used at more than 1 billing addresses in the last 28 days]
15	Payment used with multiple billing addresses exceeds higher threshold	[Card used at more than 3 billing addresses in the last 28 days]
15	Your high risk postcode with amount greater than threshold	[Amount greater than 0]
15	Multiple people at billing address exceeds higher threshold	[Billing address used with more than 3 surnames in the last 28 days]
25	Non-UK or unrecognised card and name on UK electoral roll list	
45	Address appears on reported high risk list	
60	Possible High-risk address format	
70	Address appears on your high risk list	

1.5 Delivery Address – fraud screening rules

Score	Rule	
-5	Low recent spend at delivery address	[More than 1 purchases at the delivery address in the last 30 days with a total spend less than 24000]
-5	Lower recent spend at delivery address	[More than 1 purchases at the delivery address in the last 30 days with a total spend less than 10500]
2	Number of purchases at delivery address exceeds lower threshold	[More than 2 purchases at the delivery address in the last 14 days]
3	Number of purchases at delivery address exceeds medium threshold	[More than 4 purchases at the delivery address in the last 14 days]
3	Number of purchases at delivery address exceeds higher threshold	[More than 6 purchases at the delivery address in the last 14 days]
3	Multiple payments at delivery address exceeds lower threshold	[Delivery address used with more than 1 cards in the last 28 days]
4	Multiple billing addresses associated with delivery address exceeds lower threshold	[More than 1 billing address(es) used with the delivery address in the last 28 days]
5	Recent spend at delivery address exceeds lower threshold	[More than 1 purchases at the delivery address in the last 30 days with a total spend of greater than 50000]
5	Recent spend at delivery address exceeds medium threshold	[More than 1 purchases at the delivery address in the last 30 days with a total spend of greater than 100000]
5	Recent spend at delivery address exceeds higher threshold	[More than 1 purchases at the delivery address in the last 30 days with a total spend of greater than 200000]
5	Multiple people at delivery address exceeds lower threshold	[Delivery address used with more than 1 surnames in the last 28 days]
5	Multiple billing addresses associated with delivery address exceeds medium threshold	[More than 2 billing address(es) used with the delivery address in the last 28 days]
6	Multiple billing addresses associated with delivery address exceeds higher threshold	[More than 3 billing address(es) used with the delivery address in the last 28 days]
6	Multiple payments at delivery address exceeds medium threshold	[Delivery address used with more than 2 cards in the last 28 days]
8	Multiple payments declined at delivery address exceeds lower threshold	[In the last 2 days there has been more than 1 cards declined at the delivery address]
9	Multiple payments declined at delivery address exceeds medium threshold	[In the last 2 days there has been more than 2 cards declined at the delivery address]
10	Multiple people at delivery address exceeds medium threshold	[Delivery address used with more than 2 surnames in the last 28 days]
10	Multiple payments at delivery address exceeds higher threshold	[Delivery address used with more than 3 cards in the last 28 days]
11	Multiple payments declined at delivery address exceeds higher threshold	[In the last 2 days there has been more than 3 cards declined at the delivery address]
15	Multiple people at delivery address exceeds higher threshold	[Delivery address used with more than 3 surnames in the last 28 days]
17	Mail forwarding facilities available at delivery address	
45	Address appears on reported high risk list	
60	Possible High-risk address format	
70	Address appears on your high risk list	

1.6 Fraud prevention checks – fraud screening rules

Score	Rule	
-15	3D Secure Obtained / PayPal Verified	
-10	Card verification code passed	[Amount less than 1000000]
-6	Bank address check match	[Amount less than 1000000]
-6	Bank Postcode check Match	[Amount less than 1000000]
-5	AVS checks pass and its the same billing and delivery address and the value is less than £75.00	
-5	AVS checks pass and its the same billing and delivery address and the value is less than £55.00	
-5	AVS checks pass and its the same billing and delivery address and the value is less than £35.00	
1	Bank has not checked Postcode detail	
1	Bank has not checked address details	
2	Card verification code not checked	[Amount greater than 0]
3	Bank address check details not supplied	
3	Bank Postcode details not supplied	
4	Card verification code not given	[Amount greater than 0]
5	AVS checks fail and the value is greater than £95.00	
5	AVS checks fail and the value is greater than £195.00	
5	AVS checks fail and the value is greater than £290.00	
6	Bank postcode check failed	[Amount greater than 0]
10	Bank address check failed	[Amount greater than 0]
15	3D Secure Attempted or Unsuccessful / PayPal Unverified	
20	3rd party delivery address with amount greater than threshold	[Amount greater than 3000]
60	Card verification code failed	[Amount greater than 0]

1.7 Card details – fraud screening rules

Score	Rule	
-25	Card appears on your low risk list	
1	Multiple transactions received with similar cards exceeds lower threshold	[More than 2 similar cards used in the last 30 days]
2	Card velocity exceeds lower threshold	[Card used more than 3 times in the last 14 days]
2	Multiple transactions received with similar cards exceeds medium threshold	[More than 4 similar cards used in the last 30 days]
3	Multiple transactions received with similar cards exceeds higher threshold	[More than 6 similar cards used in the last 30 days]
3	Multiple expiry dates given for card exceeds lower threshold	[More than 1 expiry dates have been used for this card in the last 30 days]
3	Payment used with multiple emails exceeds lower threshold	[Card used with more than 3 email addresses in the last 28 days]
3	Multiple payments at billing address exceeds lower threshold	[Billing address used with more than 1 card(s) in the last 28 days]
4	Card velocity exceeds medium threshold	[Card used more than 6 times in the last 14 days]
4	Card velocity exceeds higher threshold	[Card used more than 9 times in the last 14 days]
5	Multiple payments declined at billing address exceeds lower threshold	[In the last 28 days there has been more than 1 cards declined at the billing address]
5	Multiple payments declined at billing address exceeds medium threshold	[In the last 28 days there have been more than 2 cards declined at the billing address]
5	Multiple payments declined at billing address exceeds higher threshold	[In the last 28 days there have been more than 3 cards declined at the billing address]
5	Payment used at multiple delivery addresses exceeds lower threshold	[Card used at more than 1 delivery addresses in the last 28 days]
5	Card issuer country does not match delivery country	
6	Card has been seen previously but not with either this email or address	
6	Multiple payments at billing address exceeds medium threshold	[Billing address used with more than 2 cards in the last 28 days]
6	Card previously rejected more than 3 times	
6	Non-Domestic or unrecognised card and mobile phone combination	
6	Multiple card usage	[Card used more than 1 times in the last 3 days]
6	Payment used with multiple emails exceeds medium threshold	[Card used with more than 6 email addresses in the last 28 days]
6	Payment used with multiple emails exceeds higher threshold	[Card used with more than 9 email addresses in the last 28 days]
8	Card issuer country does not match billing country	
10	Payment used at multiple delivery addresses exceeds medium threshold	[Card used at more than 2 delivery addresses in the last 28 days]
10	Multiple card issuer countries by email in 24 hours	
10	Multiple payments at billing address exceeds higher threshold	[Billing address used with more than 3 cards in the last 28 days]
15	Payment used at multiple delivery addresses exceeds higher threshold	[Card used at more than 3 delivery addresses in the last 28 days]
15	Multiple expiry dates given for card exceeds medium threshold	[More than 2 expiry dates have been used for this card in the last 30 days]
15	Multiple expiry dates given for card exceeds higher threshold	[More than 3 expiry dates have been used for this card in the last 30 days]
18	Card issued outside the domestic country or unrecognised	
45	Payment method appears on reported high risk list	
70	Payment method appears on your high risk list	

1.8 Historical information – fraud screening rules

Score	Rule
-18	The email and card have been seen together previously with a strong history
-18	The email and delivery address have been seen together previously with a strong history
-18	The phone and delivery address have been seen together previously with a strong history
-18	The email, card and delivery address have been seen together previously with a strong history
-16	The phone and delivery address have been seen together previously with a strong history
-16	The email, card and delivery address have been seen together previously with a strong history
-16	The email and card have been seen together previously with a strong history
-16	The email and delivery address have been seen together previously with a strong history
-14	The email, card and delivery address have been seen together previously with a strong history
-14	The phone and delivery address have been seen together previously with a strong history
-14	The email and delivery address have been seen together previously with a strong history
-14	The email and card have been seen together previously with a strong history
-12	The email and card have been seen together previously with a consistent history
-12	The phone and delivery address have been seen together previously with a consistent history
-12	The email, card and delivery address have been seen together previously with a consistent history
-12	The email and delivery address have been seen together previously with a consistent history
-10	The email and delivery address have been seen together previously with a consistent history
-10	The email, card and delivery address have been seen together previously with a consistent history
-10	The phone and delivery address have been seen together previously with a consistent history
-10	The email and card have been seen together previously with a consistent history
-8	The email, card and delivery address have been seen together previously with a consistent history
-8	The phone and delivery address have been seen together previously with a consistent history
-8	The email and delivery address have been seen together previously with a consistent history
-8	The email and card have been seen together previously with a consistent history
-6	The email and card have been seen together previously but have a limited history
-6	The phone and delivery address have been seen together previously but have a limited history
-6	The email, card and delivery address have been seen together previously but have a limited history
-6	The email and delivery address have been seen together previously but have a limited history
-4	The email and card have been seen together previously but have a limited history
-4	The email, card and delivery address have been seen together previously but have a limited history
-4	The phone and delivery address have been seen together previously but have a limited history
-4	The email and delivery address have been seen together previously but have a limited history
-2	The phone and delivery address have been seen together previously but have a limited history
-2	The email, card and delivery address have been seen together previously but have a limited history
-2	The email and delivery address have been seen together previously but have a limited history
-2	The email and card have been seen together previously but have a limited history

1.9 Transaction value – fraud screening rules

Score	Rule	
-7	Postcode and telephone area code match	
-5	Low recent spend at billing address	[More than 1 purchases at the billing address in the last 30 days with total spend less than 24000]
-5	Lower recent spend at delivery address	[More than 1 purchases at the billing address in the last 30 days with total spend less than 10500]
-5	Low value transaction threshold	[Amount less than 2000 for group 1 or amount less than 2600 for group 2 or 4900 for group 3 or 7000 for group 4]
-5	Very Low value transaction threshold	[Amount less than 1000 for group 1 or amount less than 1500 for group 2 or 2600 for group 3 or 4000 for group 4]
5	Amount exceeds lowest threshold	[Amount greater than 4000 for group 1 or amount greater than 5000 for group 2 or 9500 for group 3 or 14900 for group 4]
5	Amount exceeds low threshold	[Amount greater than 7000 for group 1 or amount greater than 10000 for group 2 or 19500 for group 3 or 39000 for group 4]
5	Amount exceeds medium threshold	[Amount greater than 95000 for group 1 or amount greater than 15000 for group 2 or 32500 for group 3 or 58000 for group 4]
5	Amount exceeds higher threshold	[Amount greater than 14800 for group 1 or amount greater than 20000 for group 2 or 58000 for group 3 or 78000 for group 4]
5	Recent spend at billing address exceeds lower threshold	[More than 1 purchases at the billing address in the last 30 days with a total spend greater than 17000]
5	Recent spend at billing address exceeds medium threshold	[More than 1 purchases at the billing address in the last 30 days with a total spend greater than 28000]
5	Recent spend at billing address exceeds higher threshold	[More than 1 purchases at the billing address in the last 30 days with a total spend greater than 43000]
7	High average transaction value at billing address exceeds lower threshold	[More than 1 purchases at the billing address in the last 30 days with average transaction amount greater than 17000]
7	High average transaction value at delivery address exceeds lower threshold	[More than 1 purchases at the delivery address in the last 30 days with the average transaction amount greater than 14500]
8	High average transaction value at billing address exceeds medium threshold	[More than 1 purchases at the billing address in the last 30 days with average transaction amount greater than 28000]
8	High average transaction value at delivery address exceeds medium threshold	[More than 2 purchases at the delivery address in the last 30 days with the average transaction amount greater than 24500]
10	High average transaction value at delivery address exceeds higher threshold	[More than 3 purchases at the delivery address in the last 30 days with the average transaction amount greater than 34500]
10	High average transaction value at billing address exceeds higher threshold	[More than 1 purchases at the billing address in the last 30 days with average transaction amount greater than 43000]