

# Sage Pay – Fraud Screening

Review your own transactions

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## Fraud Screening – Review your own transactions

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# 1.0 Introduction

In this guide we will be breaking down the rules that are used to build the fraud scores on the transactions processed through your Sage Pay account.

All transactions that have been processed through your account will be submitted to Fraud Screening where a score will be returned. The transaction will be placed into one of 3 categories. Each category classifies the element of risk the transaction poses to your business.

3rd Man Risk Level	MSP Display	Score Range
Low Risk		minus 1000 to 29
Medium Risk		30 to 49
High Risk		50 to 1000
No result (Pending or N/A)		No score will be returned

Each transaction will also be provided with a numerical score to highlight where in each category it ranks.

The score is built using a set of rules that checks and validates the information that was entered from your shopper.

Each rule that the transaction is scored against will be displayed within MySagePay where you can see what the transaction has triggered and how the score has been generated.

This breakdown will help you determine if you would like to process the transaction. This guide will focus on the rules that are available to you for each of the fraud indicators –

- Email
- Telephone Number
- Address – Billing & Delivery
- Historical information
- Transaction Value
- Fraud prevention results – Address, Card Security Code, and 3D Secure
- IP Address

By using this guide you will be able to review and manage your own transactions.

**Tips:**

All of the fraud screening results and scores are advisory ONLY and are simply a recommendation to you, not a definitive answer.

The fraud screening score should always be used alongside the other fraud prevention tools that are available through Sage Pay and not as your only method of fraud prevention.

**AVS** – Address and postcode verification checks carried out.

**CV2** –3 digit security code checks on the reverse of all cards.

**3D Secure** – Password protection offered by VISA/MasterCard & American Express

The scores assigned for your fraud screening will work alongside your other fraud prevention tools giving your business the best possible protection against potentially fraudulent activity.

Always use the fraud screening as part of your overall fraud prevention.

## 2.0 Important information

### 2.1 High Risk – Reported & Your – the difference

With some rules the phrase “Reported High Risk” or “Your High Risk” will be displayed with a positive score assigned to the transaction. When “Reported High Risk” is seen on any transaction this simply means the information that has been flagged as high risk was done so by a 3<sup>rd</sup> party using the fraud screening system.

As such another party has reviewed a separate transaction where this specific information has been used previously and marked the details as high risk – and potentially fraudulent.

“Your” high risk will be displayed when an element of a transaction has been flagged as high risk by the Sage Pay team.

When a transaction is reviewed by the Sage Pay team they have the option to flag the transaction as “rejected”.

At this point the elements the team have based the rejection upon will be highlighted as a “Your” high risk and will increase the score of any subsequent transaction using the details previously rejected.

Once an element has been flagged as either “Reported High Risk”, or “Your High Risk” each transaction that is processed using the detail will obtain the score for the high risk.

### 2.2 Good history

Good history or details are rules that are triggered when elements of the transaction have been used over a period of time without any risk of potential fraud.

Information such as email, address, card (payment), and telephone number are all taken into consideration when the transaction is reviewed, and can trigger rules that will decrease the score for the transaction and lower the risk associated with the payment.

When an element of a transaction is marked as having good history you will see this displayed within the fraud breakdown of the transaction within MySagePay.

Fraud screening does not look for historical information on individual elements, but collates multiple pieces of information together to check not only the length of time the element has been used but if it has been consistently used with other details provided with the transaction.

## 3.0 Fraud Indicators

### 3.1 Email Address

The email address that is provided by the shopper with the transaction is used as part of the scoring.

The fraud screening tool will look at the elements of the email address along with the format and frequency it has been used.

The key information that is checked on the email address is –

- **Is the surname in the email address**
- **Has the email address been used previously**
- **Is the email from an anonymous domain – gmail, Hotmail, yahoo, etc**

#### Fraud Screening Rules

There are 18 rules that specifically check the details in the email address that are submitted with the transaction.

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 40 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 and above**

The email address that is submitted for the transaction can trigger more than 1 rule at any given time. All of the rules that have been triggered will be displayed within MySagePay.

#### **Tips:**

The email address is an optional field.

To increase the accuracy of your fraud scoring within fraud screening always pass an email address with your transactions.

### 3.1 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	

## 3.2 Fraud indicators – IP Address

The IP that is used by either the shopper or your own system with the transaction is included as part of the scoring.

The fraud screening tool will look at the elements of the IP address along with the format and frequency it has been used.

The key information that is checked on the IP address is –

- **Is the IP address located domestically?**
- **Does the IP originate from a high risk country?**
- **Is the IP consistent with the shopper details?**

### Fraud Screening Rules

There are 6 rules that specifically check the details of the IP address that is used for the transaction.

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 20 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 to 70**

The IP address that is submitted for the transaction can trigger more than 1 rule at any given time. All of the rules that have been triggered will be displayed within MySagePay.

#### **Tips:**

If you are using the Sage Pay FORM or SERVER method of integration Sage Pay will identify the IP address that is being used.

For DIRECT integration the IP address is optional and will need to be supplied to Sage Pay by your system.

To increase the accuracy of the Fraud Screening score we advise passing an IP address with your transaction.



### 3.2 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

### 3.3 Fraud Screening – Telephone number

The telephone number that is provided by the shopper with their transaction is included as part of the scoring.

The fraud screening tool will look at the elements of the telephone number along with the format and frequency it has been used.

The key information that is checked on the telephone number is –

- **Has the telephone number been provided?**
- **Has the telephone number been used previously?**
- **Is the contact number a landline or mobile number?**

#### Fraud Screening Rules

There are 9 rules that specifically check the details of the telephone number that has been provided for the transaction.

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 20 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 to 70**

The telephone number that is submitted for the transaction can trigger more than 1 rule at any given time. All of the rules that have been triggered will be displayed within MySagePay.

#### **Tips:**

The telephone number is an optional field and does not need to be included with a transaction.

To improve the accuracy of your fraud screening score we always advise passing a telephone number with your transactions.

### 3.3 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

### 3.4 Fraud Screening – Billing & Delivery address

The billing and delivery address that is provided by the shopper with their transaction is included as part of the scoring.

The fraud screening tool will look at both the billing and delivery address individually and together with the card used for the transaction as part of the scoring.

The key information that is checked on the both the Billing and Delivery addresses are –

- **Is there multiple cards originating from the addresses?**
- **Has there been high spending at the addresses?**
- **Is the billing address recognised on the Electoral Roll?**
- **Does the billing and delivery address differ?**

#### Fraud Screening Rules

There are 29 rules that specifically check the details of the address that has been provided for the transaction and 22 that check the details of the delivery address.

In total there 48 rules for both the billing and delivery addresses (3 rules can apply to both billing & delivery address).

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 20 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 to 70**

#### Tips:

Overseas addresses are not commonly seen as a high risk – but will generate a higher score due to fraud prevention checks not being carried out on overseas addresses.

A lot of customers will provide a work address when providing you with a different delivery address – you can investigate any address provided by using 3<sup>rd</sup> party tools (Google Maps/Yellow Pages/etc).

The address details provided by your customer can trigger rules that link more than one element together when being scored – address/email/card can all be triggered together.

### 3.4 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	

### 3.4 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	

## 3.5 Fraud Screening – Fraud prevention checks

The fraud prevention checks that are carried out on the transaction processed through your account all contribute to the score of the transaction.

The fraud screening tool will look at the results of the Address, Postcode, Security Key, and 3D Secure and apply a score to each element.

The key information that is checked on the both the Billing and Delivery addresses are –

- **Does the card match the address and postcode supplied?**
- **Does the security code match the card being used?**
- **Has the card passed 3D Secure authentication?**

### Fraud Screening Rules

There are 21 rules that specifically check the details of the fraud prevention checks that have been carried out on the transaction.

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 20 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 to 70**

#### **Tips:**

Alongside the rules that can be triggered for the transaction as part of the score you can also set restrictions on your account that will either accept or reject transactions based on the results of the fraud prevention checks.

You can apply restrictions for Address, postcode, and security key checks and 3D Secure.

These can be applied within MySagePay.

### 3.5 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]



## 3.6 Fraud Screening – Card details

The card that is used by a customer for the transaction is also included in the fraud screening checks that are carried out as part of the scoring.

Every transaction that is processed through the Sage Pay system will use the card details as part of the scoring when reviewing your transactions.

The key information that is checked on the fraud results are –

- **How often has the card been used?**
- **How many different cards have been used with the address details provided?**
- **Is the card domestic or international?**
- **How many times has the card been rejected previously?**

### Fraud Screening Rules

There are 32 rules that specifically use the card details that have been provided as part of the transaction.

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 20 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 to 70**

#### **Tips:**

The card details provided by your customer can trigger rules that link more than one element together when being scored – address/email/card can all be triggered together.

Transactions that are processed using PayPal as the “card type” will not trigger any of the rules that are in place. Only debit or credit cards will activate the rules for the scoring.

### 3.6 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	

## 3.7 Fraud Screening – Historical information

Historical information looks at the all information that has been provided for the transaction and checks to see if they have been used together on previous transactions.

The fraud screening system will look at different combinations of transaction details, and the frequency that they have been seen together.

These combinations form the basis of the confidence index.

The key information that is checked on the fraud results are –

- **Have the details used for the transaction been seen together before?**
- **How far back have the details been seen together?**

### Fraud Screening Rules

There are 36 rules that specifically use the historical information based on the details that have been provided as part of the transaction.

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 20 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 to 70**

#### Tips:

Historical information which forms the confidence index is broken into 3 categories –

- **Limited history** – the transaction details have been seen together recently.
- **Consistent history** – the transaction details have been seen together consistently.
- **Strong history** – the transaction details have been seen together frequently.

If the transaction does not trigger any of the historical information fraud screening rules the details have not been seen together previously and the Sage Pay team will not be able to provide any more information.

The lower the history score, the longer the information has been seen before.

### 3.7 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

### 3.8 Fraud Screening – Transaction value

The value of the transaction is used as part of the fraud screening scoring. The system will look at the value of the transaction, then at the value of other transactions and assign a level of risk to the transaction.

The key information that is checked on the fraud results are –

- **Is the transaction classed as a high value?**
- **Is the transaction classed as a low value?**

#### Fraud Screening Rules

There are 36 rules that specifically use the historical information based on the details that have been provided as part of the transaction.

These rules each have a score that will directly impact the overall outcome of the transaction. Broken down into 3 categories –

- **Good Scores – rules that score from minus 20 through to 0**
- **Medium Scores – rules that score from plus 1 to 15**
- **High Scores – rules that score from plus 16 to 70**

#### Tips:

In the rule breakdown you can see the value of each threshold for the rule. The numerical values are shown without any separators which can lead to confusion. For example 2000 is 20.00, 14500 is 145.00, and 39000 is 390.00.

In the breakdown you will also see a number of rules that have accumulative thresholds – the fraud screening platform will look at your average transaction value for the past 7 days and include your business in a group. If the threshold is reached for your group it will be displayed.

Unfortunately, the rule cannot display only the group your business falls in and will display all of the groups with their price ranges.

– the value of the transaction will simply determine which rule is triggered when the transaction is scored.

**Only one threshold rule can be triggered at any one time.**

### 3.7 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]