secure // trading
ONLINE PAYMENT EXPERTS

Protect Plus Guide

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1   Introduction

1.1   What is Protect Plus?

Secure Trading Protect Plus adds an additional request called Risk Decision to the standard Secure Trading Protect feature set.

This document explains how Risk Decisions work and how they can be implemented on your account.

1.2   How it works?

A Risk Decision analyses the customer's billing, delivery and payment details using a rule-based system to detect suspicious patterns in user activity. The system will assist you in making a decision on whether to process a customer's transaction based on the perceived level of risk. Checks performed include:

- The industry's largest negative database.
- Neural-based fraud assessments.
- Tumbling or Swapping, where there is an unusual usage pattern in the card number, expiration date or customer details associated with a transaction.

> (i)   **Please note** that Risk Decision does not guarantee against fraud. You should consider all data regarding a transaction before accepting the payment.

The Risk Decision system will analyse these details and return the following results:
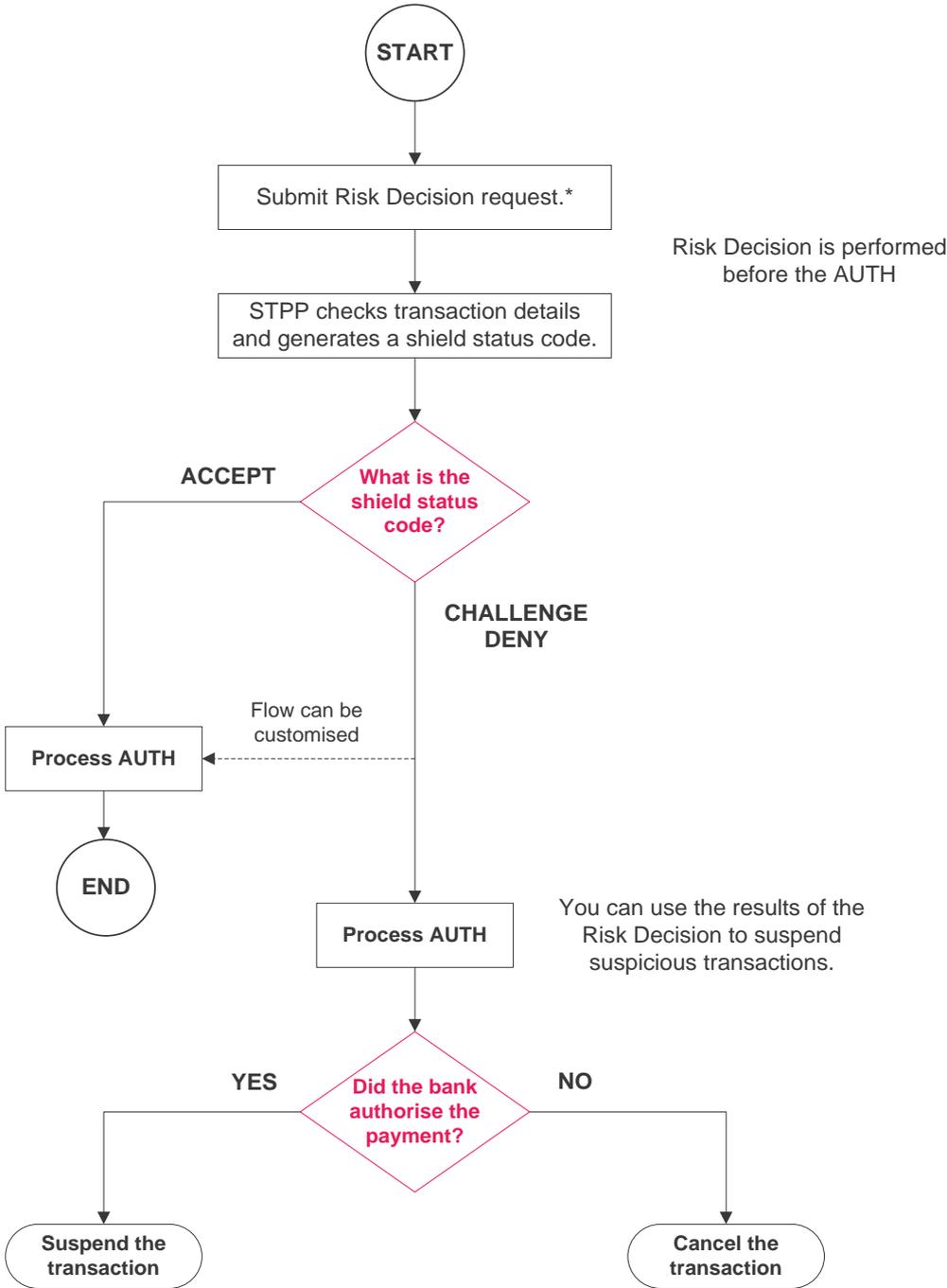
- **ACCEPT** - The details are not deemed suspicious.
- **DENY -** The details are suspicious and a transaction should not be performed.
- **CHALLENGE** - Further investigation is recommended.
- **NOSCORE** – Transaction was declined by the acquirer before checks were performed.

2   Process Overview

The two methods of performing Risk Decision requests are as follows:

2.1   Perform Risk Decision check first - Then seek authorisation

Supported interfaces: API & Payment Pages*

START

Submit Risk Decision request.*

Risk Decision is performed before the AUTH

STPP checks transaction details and generates a shield status code.

What is the shield status code?

ACCEPT

CHALLENGE
DENY

Flow can be customised

Process AUTH

END

Process AUTH

You can use the results of the Risk Decision to suspend suspicious transactions.

Did the bank authorise the payment?

YES

NO

Suspend the transaction

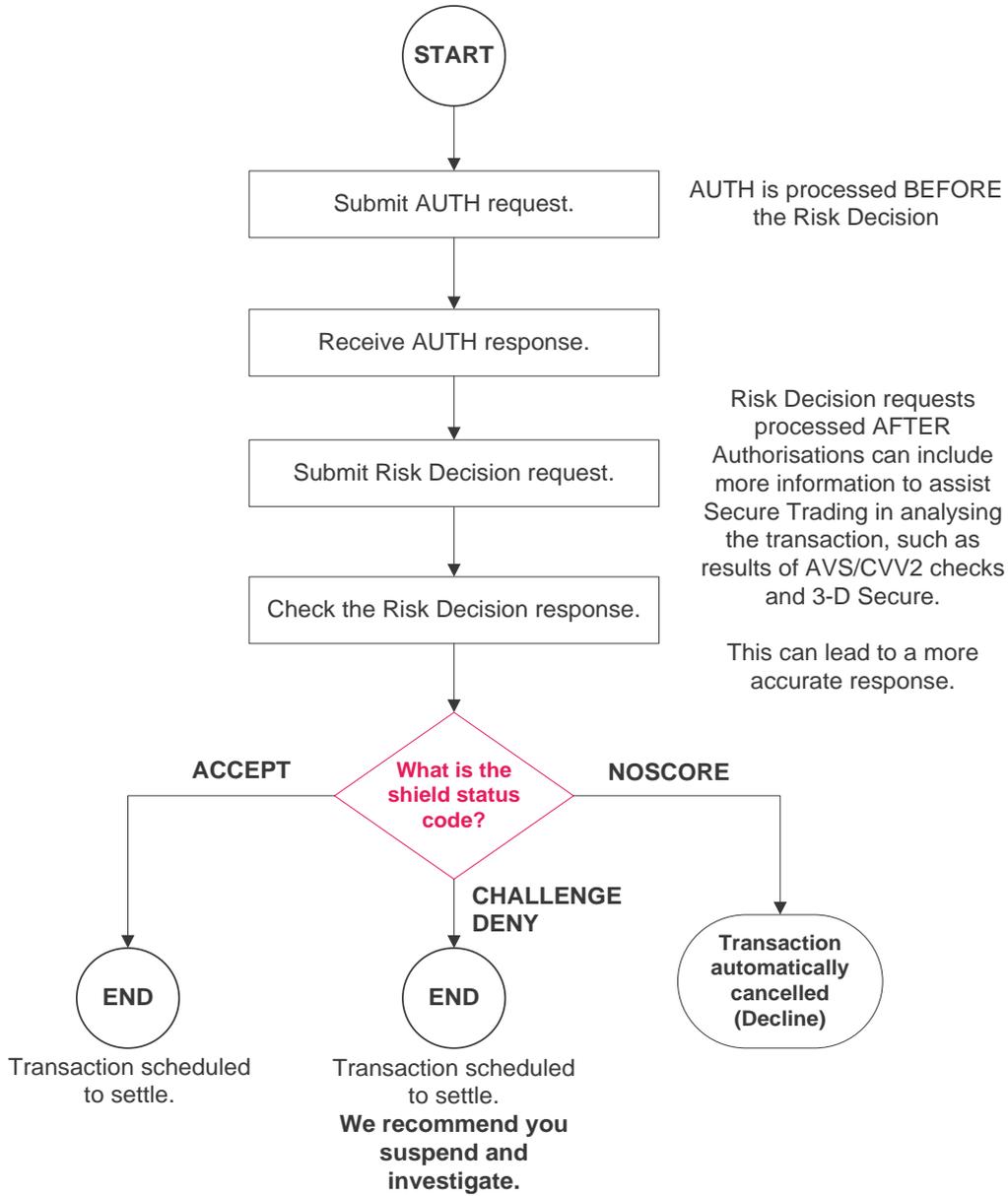**Cancel the transaction**

i *Payment Pages interface: When enabled on your account, Risk Decision Requests are processed automatically without needing to change the POST to Secure Trading.*

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Seek authorisation first - then perform a Risk Decision check

Supported interfaces: API

```
                    ┌─────────┐
                    │  START  │
                    └─────────┘
                         │
                         ▼
              ┌──────────────────────┐         AUTH is processed BEFORE
              │ Submit AUTH request. │         the Risk Decision
              └──────────────────────┘
                         │
                         ▼
              ┌──────────────────────┐
              │ Receive AUTH response.│
              └──────────────────────┘
                         │                      Risk Decision requests
                         ▼                      processed AFTER
              ┌──────────────────────┐          Authorisations can include
              │ Submit Risk Decision │          more information to assist
              │ request.             │          Secure Trading in analysing
              └──────────────────────┘          the transaction, such as
                         │                      results of AVS/CVV2 checks
                         ▼                      and 3-D Secure.
              ┌──────────────────────┐
              │ Check the Risk       │          This can lead to a more
              │ Decision response.   │          accurate response.
              └──────────────────────┘
                         │
                         ▼
```

ACCEPT ◄──────── **What is the shield status code?** ────────► NOSCORE

CHALLENGE
DENY

END

Transaction scheduled to settle.

END

Transaction scheduled to settle.
We recommend you suspend and investigate.

Transaction automatically cancelled (Decline)

> ⓘ **Please note** that by processing an Authorisation first, then a Risk Decision request, the Risk Decision Response will not affect the Authorisation as described in section 2.1.

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3   Configuration

> **Please note** that by default, when your account is configured to use Secure Trading Protect Plus, a pre-defined set of rules from the Secure Trading Protect Plus profile will be used. For more information, please contact the Secure Trading Sales team (see section **6.2**).

3.1   Payment Pages

To enable Protect Plus on your Secure Trading account, please contact the Secure Trading Sales team (see section **6.2**). Once Protect Plus has been enabled, it will automatically be processed with every payment made through your payment page, without any additional configuration on your system.

> For advanced functionality, Secure Trading offers an **Enhanced Post** feature, which allows you to choose which transactions are processed with Protect Plus. For more information, see the **Payment Pages Setup Guide**.

3.2   API

To enable Protect Plus on your Secure Trading account, please contact the Secure Trading Sales team (see section **6.2**). Once Protect Plus has been enabled, you will need to configure your system to send Risk Decision requests to Secure Trading and interpret the responses returned.

For merchants using our XML interface, this is explained in depth in the Protect Plus XML Specification.

4   Viewing the Results in MyST

The results of Risk Decisions can be viewed in MyST. On the "**Transaction search**" page, select the "**RISKDEC**" filter (in the "Requests" pane) and click "**Search**" to search your site reference(s) for Risk Decision requests.

You can select the "**Shield status code**" field from the "Security details" pane to display this information in the search results.

> (i) **Please note** within MyST, the account type used for Protect Plus is referred to as "FRAUDCONTROL".

The search results will look like this:

		Transaction ref	Account	Request	Timestamp	Amount	Site	Shield code
☐	☐	7-65-254952	FRAUDCONTROL	RISKDEC	2014-12-12 11:16:00	£11.11	test_site12345	ACCEPT
	☐	2-65-200855	FRAUDCONTROL	RISKDEC	2014-12-11 10:00:40	£11.11	test_site12345	ACCEPT
	☐	3-65-252314	FRAUDCONTROL	RISKDEC	2014-12-10 15:33:00	£11.11	test_site12345	ACCEPT
	☐	4-65-324042	FRAUDCONTROL	RISKDEC	2014-12-01 09:27:50	£11.33	test_site12345	CHALLENGE
	☐	4-65-324039	FRAUDCONTROL	RISKDEC	2014-12-01 09:25:25	£11.22	test_site12345	DENY
	☐	4-65-324032	FRAUDCONTROL	RISKDEC	2014-12-01 09:21:02	£11.11	test_site12345	ACCEPT
	☐	2-65-194054	FRAUDCONTROL	RISKDEC	2014-12-01 09:05:48	£11.22	test_site12345	DENY
	☐	6-65-325324	FRAUDCONTROL	RISKDEC	2014-12-01 09:01:43	£11.11	test_site12345	ACCEPT
	☐	6-65-325322	FRAUDCONTROL	RISKDEC	2014-12-01 08:56:48	£11.33	test_site12345	CHALLENGE
	☐	3-65-222767	FRAUDCONTROL	RISKDEC	2014-11-07 12:12:01	£11.11	test_site12345	ACCEPT

Display 10 transactions   Search: 2000-01-01 00:00 to 2014-12-16 23:59

Clicking on the transaction reference of one of the RISKDEC entries will take you to the single transaction view, which will contain more information. An example screenshot of this page can be found overleaf:

When viewing details of a Risk Decision, the fields of specific interest can be found under the "Risk Decision Details" header (as shown in the screenshot, above).

These fields can be described as follows:

Field name	Details
Shield status code	One of the following: **ACCEPT** = The details are not deemed suspicious. **CHALLENGE** = Further investigation is recommended. **DENY** = The details are suspicious and a transaction should not be performed. **NOSCORE** = Returned when a parent Authorisation request has been declined.
ReD request ID	Unique Risk Decision request ID.
Response code	Response code relating to the Risk Decision check. See section 7.1.
Fraud category details	Reference used to identify a condition that was met in order to return the **DENY** or **CHALLENGE** shield status code.
Recommended action	One of the following: **C** = Continue with the transaction. **S** = Stop transaction.
ReD order ID	Unique Risk Decision order ID.

More details on viewing request details using MyST can be found in the
MyST User Guide
All Secure Trading documents can be found on our website.

5 Additional Notes

5.1 Supported Payment Types

It is possible to perform Risk Decision assessments for all payment types supported by Secure Trading.

5.2 3-D Secure Support

Protect Plus can be used in conjunction with 3-D Secure.

5.2.1 Merchants using our API

Information on whether or not the customer is enrolled in 3-D Secure can be used by the Protect Plus system (when a Risk Decision request is performed after an Authorisation request, section 2.2) to assist you in deciding whether or not to proceed with the transaction.

For instructions on integrating Risk Decision into your 3-D Secure XML solution, please consult the **3-D Secure** and **Protect Plus** XML reference documents.

5.3 Testing

The following main amounts can be submitted to test the different Protect Plus Risk Decision responses:

Risk Decision Response	Main Amount
ACCEPT	11.11
CHALLENGE	11.33
DENY	11.22

For greater detail on how to test your implementation, please refer to the **Testing document**.

6 Further Information and Support

This section provides useful information with regards to documentation and support for your Secure Trading solution.

6.1 Secure Trading Support

If you have any questions regarding integration or maintenance of the system, please contact our support team using one of the following methods.

Method	Details
Telephone	+44 (0) 1248 672 050
Fax	+44 (0) 1248 672 099
Email	support@securetrading.com
Website	http://www.securetrading.com/support/support.html

6.2 Secure Trading Sales

If you do not have an account with Secure Trading, please contact our Sales team and they will inform you of the benefits of a Secure Trading account.

Method	Details
Telephone	0800 028 9151
Telephone (Int'l)	+44 (0) 1248 672 070
Fax	+44 (0) 1248 672 079
Email	sales@securetrading.com
Website	http://www.securetrading.com

6.3 Useful Documents

The following documents should be read in conjunction with this document:

- STPP Payment Pages Guide – This document outlines how to use Payment Pages to process payments on your website.
- STPP MyST User Guide – This document outlines how to use MyST to monitor your transactions and manage your account.
- STPP XML Specification – This document details the structure of AUTH, REFUND and ACCOUNTCHECK XML Requests and Responses processed through Secure Trading.
- STPP Protect Plus XML Reference - This document explains RISKDEC XML Requests and Responses processed through Secure Trading.
- STPP 3-D Secure XML Reference - This document explains THREEDQUERY XML Requests and Responses processed through Secure Trading.
- STPP Testing Document - This document provides an overview on testing your Secure Trading solution.

Any other document regarding the STPP system can be found on Secure Trading's website (http://www.securetrading.com). Alternatively, please contact our support team as outlined above.

6.4 Frequently Asked Questions

Please visit the FAQ section on our website (http://www.securetrading.com/support/faq).

7   Appendix

7.1   Response Codes

The value returned in the "Response code" field in MyST, maps to the following descriptions.

<responsecode>	Description
0100	Accept.
0150	An attribute associated with an Order matched a pre-configured 'Always Accept' rule.
0200	The card number appeared in a bank or card association negative file database.
0250	An attribute associated with an Order matched a pre-configured 'Always Deny' rule.
0300	A combination of customized rules and neural-based fraud assessments has determined the card usage is suspicious and possibly fraudulent.
0330	A customized rule in the ReDShield Velocity Rules Engine returned a CHALLENGE response.
0400	A combination of customized rules and neural-based fraud assessments has determined the card usage is suspicious and possibly fraudulent and the card number appeared in a Retail Decisions card database.
0500	A combination of customized rules and neural-based fraud assessments has determined the card usage is questionable and possibly fraudulent. The overall ReDShield assessment has fallen into a 'gray area', as defined by Retail Decisions and the Client.
0600	The card number associated with the Order was found in a Retail Decisions card database.
0700	Velocity or Rules Threshold Violation. An attribute associated with an Order has exceeded a preconfigured rules threshold.
0800	Tumbling and/or Swapping Pattern Detected. The ReDShield Tumbling and Swapping engine detected an unusual usage pattern in the card number, expiration date, or customer email address associated with a transaction.
1300	The transaction has been flagged in a screening database.
901	An internal ReDShield error has occurred. Contact Secure Trading Support.
902	The format of a particular field is invalid or a required input field is missing. Please check your transaction string.