



VANTIV FRAUD FILTERING SERVICES

As part of our Fraud Toolkit, Vantiv offers a comprehensive suite of Fraud Filters for your use as part of an overall fraud prevention and mitigation strategy. You can apply each of the filters individually or in combinations by defining Filtering Rules. As part of the rule definition, you can define the application of the rules based upon MID, Report Group, Billing Descriptor, or Order Source. There are seven types of card filtering services that you can use to reduce certain types of fraud: AVS, Fraud Velocity Filtering, International Card, Prepaid Card Filtering, Filtering, Prior Chargeback Filtering, Prior Fraud Advice Filtering, and Security Code No-Match Filtering.

NOTE: All filters and associated rules are configured in your Merchant Profile. Please consult with your Customer Experience Manager and/or your Implementation Consultant concerning the provisioning of Filter Rules.

Vantiv also offers Advanced Fraud Tools as part of the Fraud Toolkit. Please refer to the Advanced Fraud Tools InfoSheet or ask either your Customer Experience Manager or your Implementation Consultant for more information.

FILTER TYPES

Vantiv offers the following filters:

Filter	Description	Comments/Requirements
AVS (Address Verification System)	Filters transactions based upon failure to match either the address or the zip code individually, or address and zip code combined	<p>The decline mechanism (address, or zip, or address + zip) is configured in your Merchant Profile.</p> <p>Also, if you are using LitleXML V8.13 or above, the system returns a Response Reason Code of 319 - Restricted Card - Fraud AVS Filtering Service. If you use LitleXML version 8.12 or below, the system returns a Response Reason Code of 322 - Invalid Transaction.</p>
Fraud Velocity	Enables decline of Auths/Sales once a threshold number of approved Auths/Sales occur within a preset time period for a particular card.	<p>Both the number of approved Auths/Sales and the time period are configured in your Merchant Profile.</p> <p>Also, if you are using LitleXML V8.9 or above, the system returns a Response Reason Code of 315 - Restricted Card - Auth Fraud Velocity Filtering Service. If you use LitleXML version 8.8 or below, the system returns a Response Reason Code of 322 - Invalid Transaction.</p>
International Card	Filters MasterCard and Visa transactions originating with cards issued in either all foreign countries (i.e. non-US issuers) or specific foreign countries.	<p>Filter does not apply to Discover or American Express transactions.</p> <p>If you are using LitleXML V8.3 or above, you can override the filter on individual transactions by including an override flag in the request message.</p> <p>Also, if you are using LitleXML V8.3 or above, the system returns a Response Reason Code of 312 - Restricted Card - International Card Filtering Service. If you use LitleXML version 8.2 or below, the system returns a Response Reason Code of 322 - Invalid Transaction.</p>

Filter	Description	Comments/Requirements
Prepaid	Enables filtering of prepaid cards. Generally used to prevent acceptance of prepaid cards for recurring payments.	<p>Granularity settings allow filtering all prepaid cards, or filtering non-reloadable prepaid cards.</p> <p>If you are using LitleXML V8.3 or above, you can override the filter on individual transactions by including an override flag in the request message.</p> <p>Also, if you are using LitleXML V8.3 or above, the system returns a Response Reason Code of 309 - Restricted Card - Prepaid Card Filtering Service. If you use LitleXML version 8.2 or below, the system returns a Response Reason Code of 322 - Invalid Transaction.</p>
Prior Chargeback	Filters transactions based either upon the receipt of any chargeback by the merchant from the same account within the last 90 days, or only the subset of chargebacks tagged as fraud chargeback (i.e., chargeback code is fraud related).	<p>The 90 day look-back period is configurable. The setting is part of your Merchant Profile.</p> <p>Filtered transaction will decline with a Response Reason Code of 308 - Restricted Card - Chargeback.</p>
Prior Fraud Advice	Enables filtering of Visa and MasterCard transactions based upon the receipt a Fraud Advice record for the account within the previous 200 days.	<p>Also, if you are using LitleXML V8.11 or above, the system returns a Response Reason Code of 318 - Restricted Card - Auth Fraud Advice Filtering Service. If you use LitleXML version 8.10 or below, the system returns a Response Reason Code of 307 - Restricted Card.</p>
Security Code No-Match	Enables transaction filtering based upon a failure to match the Security Code (CVV2/CVC2/CID) submitted with the transaction. This filter applies to MasterCard, Visa, and Discover Card transactions. American Express declines the transaction if it fails the Security Code check.	<p>If the Auth approved, but the Security Code is a "No Match", we attempt to reverse the auth.</p> <p>Filtered transaction will decline with a Response Reason Code of 358 - Restricted by Litle due to security code mismatch.</p>

ADDITIONAL CONFIGURATION OPTIONS - FILTER RULES

Our system provides you the flexibility of restricting which transactions are submitted to the filtering service and which filters the system applies to which groups. This is accomplished by defining Filter Rules.

For each Filtering Rule you first define a subgroup of transactions by selecting one of the following Flow Selectors: Report Group, Billing Descriptor, orderSource, or MID. Only one selector can be applied per rule. After designating a particular Flow Selector, you then choose which filters to apply to that subset of transactions. You can define the Filter Rules such that filters are ORed (transaction filtered when any one of the filters conditions are met), or ANDed (transaction filtered when multiple filter conditions are met).

Option	Description
by Report Group	Filters are applied based upon a defined list of Report Groups
by Billing Descriptor	Filters are applied based upon a define list of Billing Descriptors NOTE: To filter by the default Billing descriptor, you must include the default value in the LitleXML request.
by orderSource	Filters are applied based upon value submitted for the <orderSource> element.
Rules	A rule is a combination of a Flow Selector and one or more filters. In a rule, the designated filters are ANDed (i.e., all filters in the rule must be triggered for the transaction to be filtered.) You can define and apply an unlimited number of rules. For example, you can define a rule that filters International Cards with Security Code No-Match for Report Group XYZ (XYZ + International + No-Match).
filter1 OR filter2 OR ... filterX Rule1 OR Rule 2 or ... RuleX	To apply filters/rules using an OR logic, define multiple rules each applying one or more filters, but each using the same Flow Selector. For example, to filter transactions for Report Group XYZ that have a Security Code No-match condition OR uses an International card AND has a Prior Chargeback, create two rules: 1. XYZ + Security Code No-Match 2. XYZ + International + Prior Chargeback

ADDITIONAL LITLEXML ELEMENTS

LitleXML Element	Description
<fraudFilterOverride>	<p>Set to true to disable all filtering for the submitted transaction. This setting take precedence over all other filter override settings.</p> <p>NOTE: This element is available only if you are using LitleXML schema version 8.13 or above.</p>
<prepaid>	<p>If Prepaid Filtering is configured to examine all Auth/Sale transactions, then setting this element to false disabled the Prepaid filter for the submitted transaction.</p> <p>If Prepaid Filtering is configured to examine only designated transactions, then setting this element to true applies the Prepaid filter to the submitted transaction.</p>
<international>	<p>Set to false to disable International filtering for the submitted transaction.</p>
<chargeback>	<p>Set to false to disable Prior Chargeback filtering for the submitted transaction.</p>