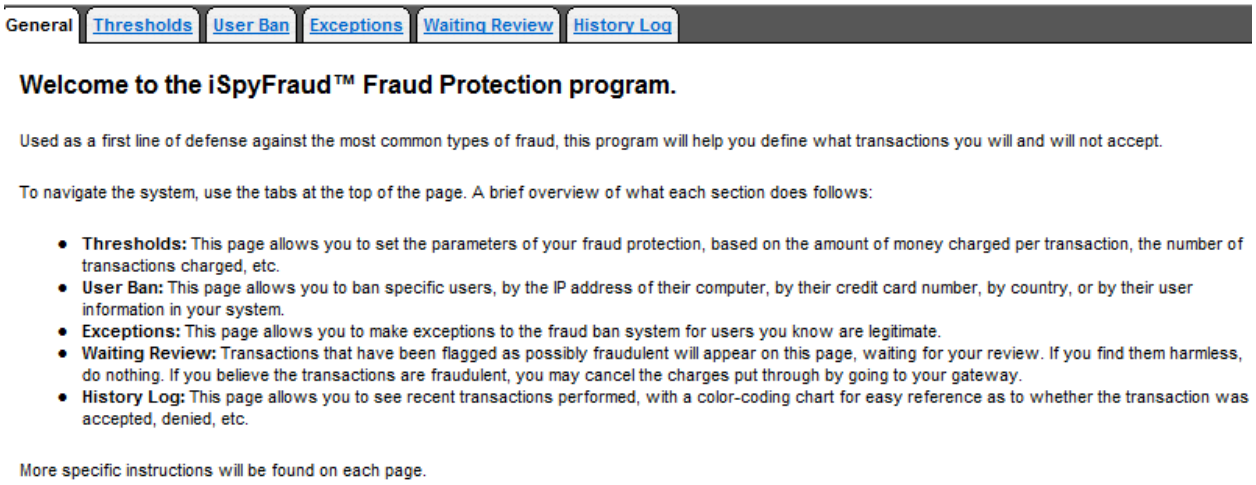
iSpyFraud – Detailed Overview

iSpyFraud is a rule-set based fraud management utility that allows merchants to configure extensive filters to help them in detecting fraud and screening suspicious transactions. iSpyFraud's extensive reporting system gives merchants a quick and easy way to review transactions, block suspicious activity, and zero in on malicious users. iSpyFraud looks at transactions both before and after processing and can decline transactions before and after authorization. The successful implementation and reduction in chargebacks across numerous merchants has been a testament to the effectiveness of this product.

iSpyFraud General Tab

iSpyFraud Overview

The Welcome Screen gives you some basic information about what iSpyFraud does. Notice the Tabs at the top which browse to different sections inside the fraud console.



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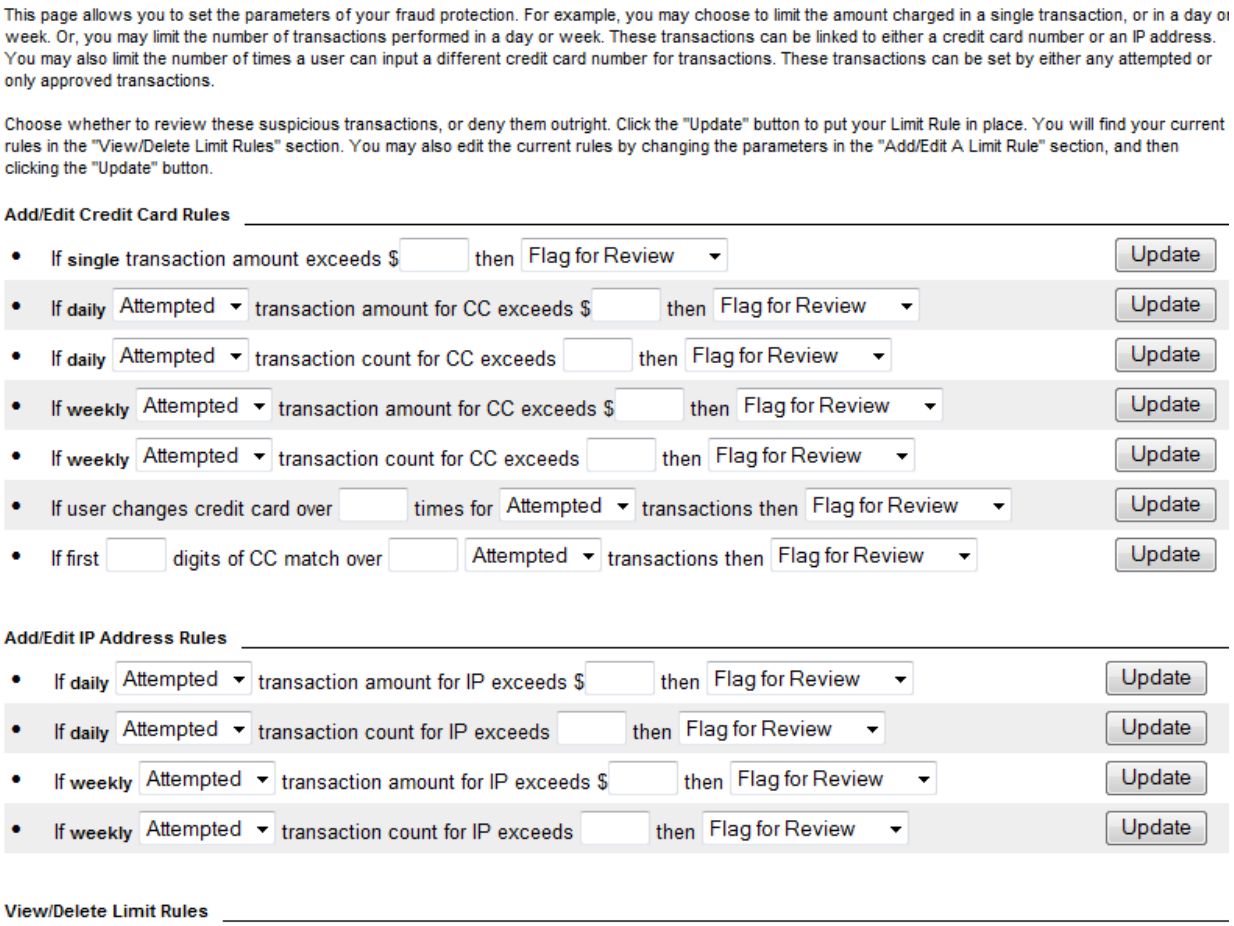
iSpyFraud Thresholds Tab

Dynamic Building of Fraud Scrubbing Rules

At a Glance, you can view some of the rule building controls. You can create both “Flag For Review” or “Deny” rules. Furthermore, you can differentiate between Attempted and Approved transactions. This gives you the flexibility of keeping someone from trying to spin credit cards and detecting it before they get *any* transactions approved.



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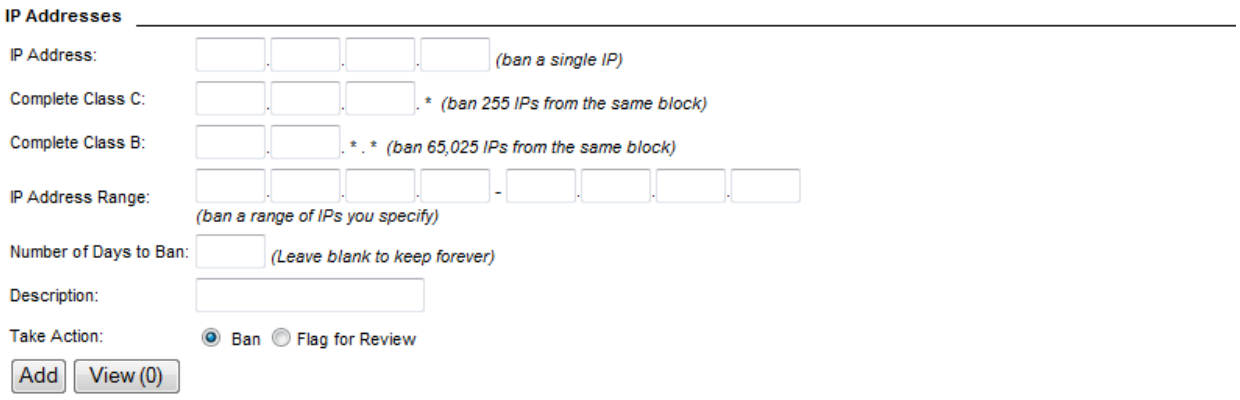
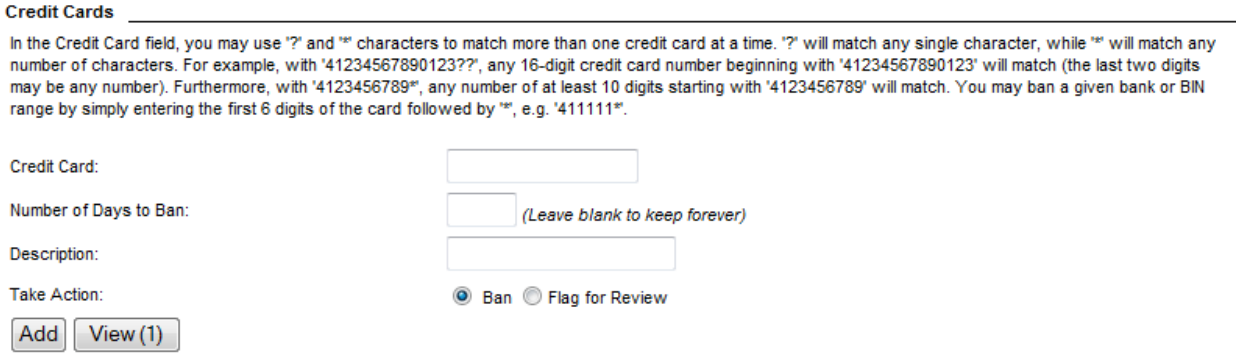
User Ban Tab

Static Rule Banning / Blacklisting

Along with Dynamic rules as specified above, you can also input Static rules such as banning specific countries, IP Address Ranges, Credit Card Numbers, E-Mail Addresses, etc...





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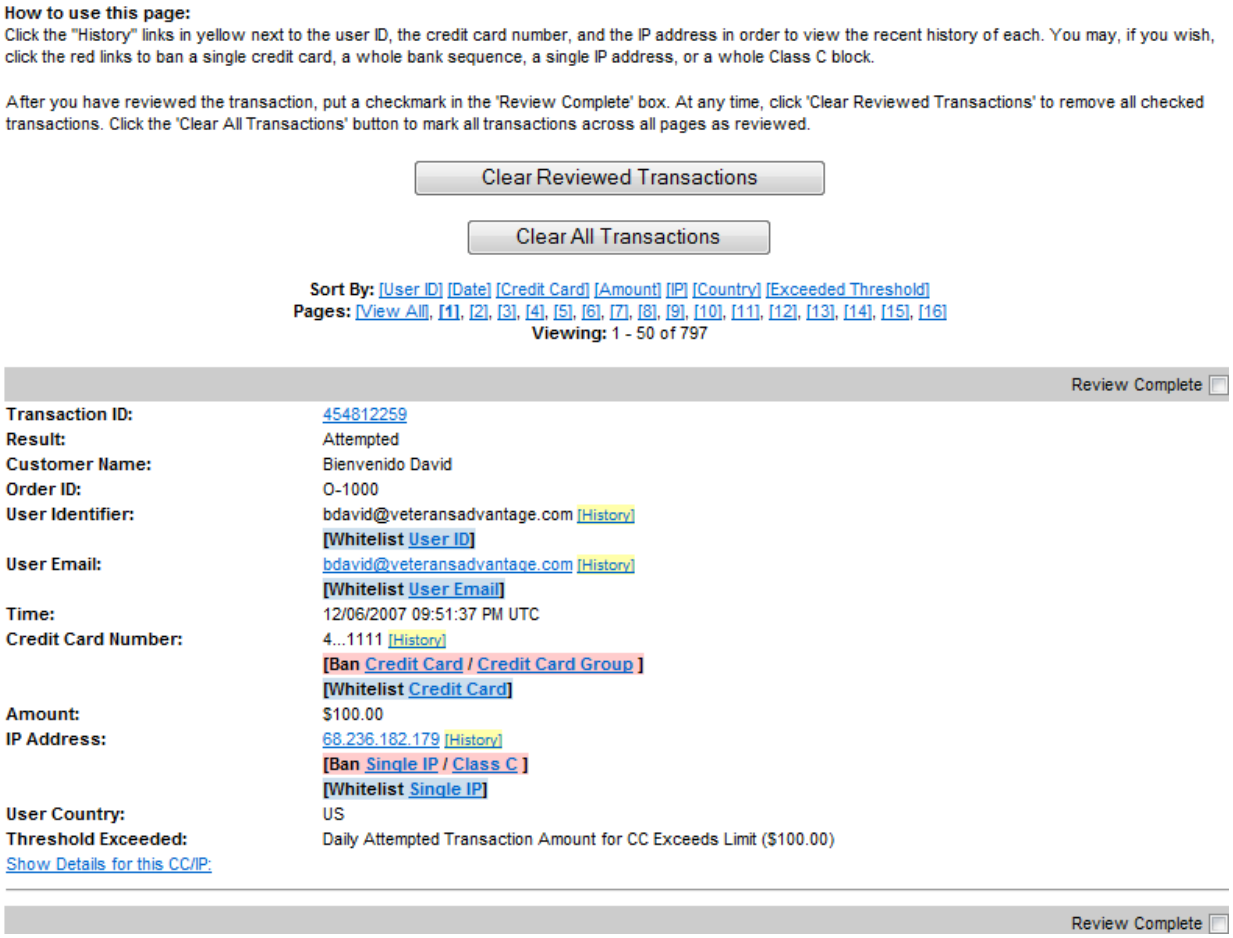
Waiting Review Tab

Review Transactions Marked as Suspicious

The Waiting on Review Tab allows you to view any transactions that have been flagged as suspicous. From here, you can cancel or approve transactions. This dashboard will also tell you what rule(s) have been triggered that caused the transaction to be flagged as suspicous.



How to use this page:
Click the "History" links in yellow next to the user ID, the credit card number, and the IP address in order to view the recent history of each. You may, if you wish, click the red links to ban a single credit card, a whole bank sequence, a single IP address, or a whole Class C block.

After you have reviewed the transaction, put a checkmark in the 'Review Complete' box. At any time, click 'Clear Reviewed Transactions' to remove all checked transactions. Click the 'Clear All Transactions' button to mark all transactions across all pages as reviewed.

Clear Reviewed Transactions

Clear All Transactions

Sort By: [User ID] [Date] [Credit Card] [Amount] [IP] [Country] [Exceeded Threshold]
Pages: [View All], **[1]**, [2], [3], [4], [5], [6], [7], [8], [9], [10], [11], [12], [13], [14], [15], [16]
Viewing: 1 - 50 of 797

Review Complete

Transaction ID:	454812259
Result:	Attempted
Customer Name:	Bienvenido David
Order ID:	O-1000
User Identifier:	bdavid@veteransadvantage.com [History]
	[Whitelist User ID]
User Email:	bdavid@veteransadvantage.com [History]
	[Whitelist User Email]
Time:	12/06/2007 09:51:37 PM UTC
Credit Card Number:	4...1111 [History]
	[Ban Credit Card / Credit Card Group]
	[Whitelist Credit Card]
Amount:	$100.00
IP Address:	68.236.182.179 [History]
	[Ban Single IP / Class C]
	[Whitelist Single IP]
User Country:	US
Threshold Exceeded:	Daily Attempted Transaction Amount for CC Exceeds Limit ($100.00)

Show Details for this CC/IP:

Review Complete

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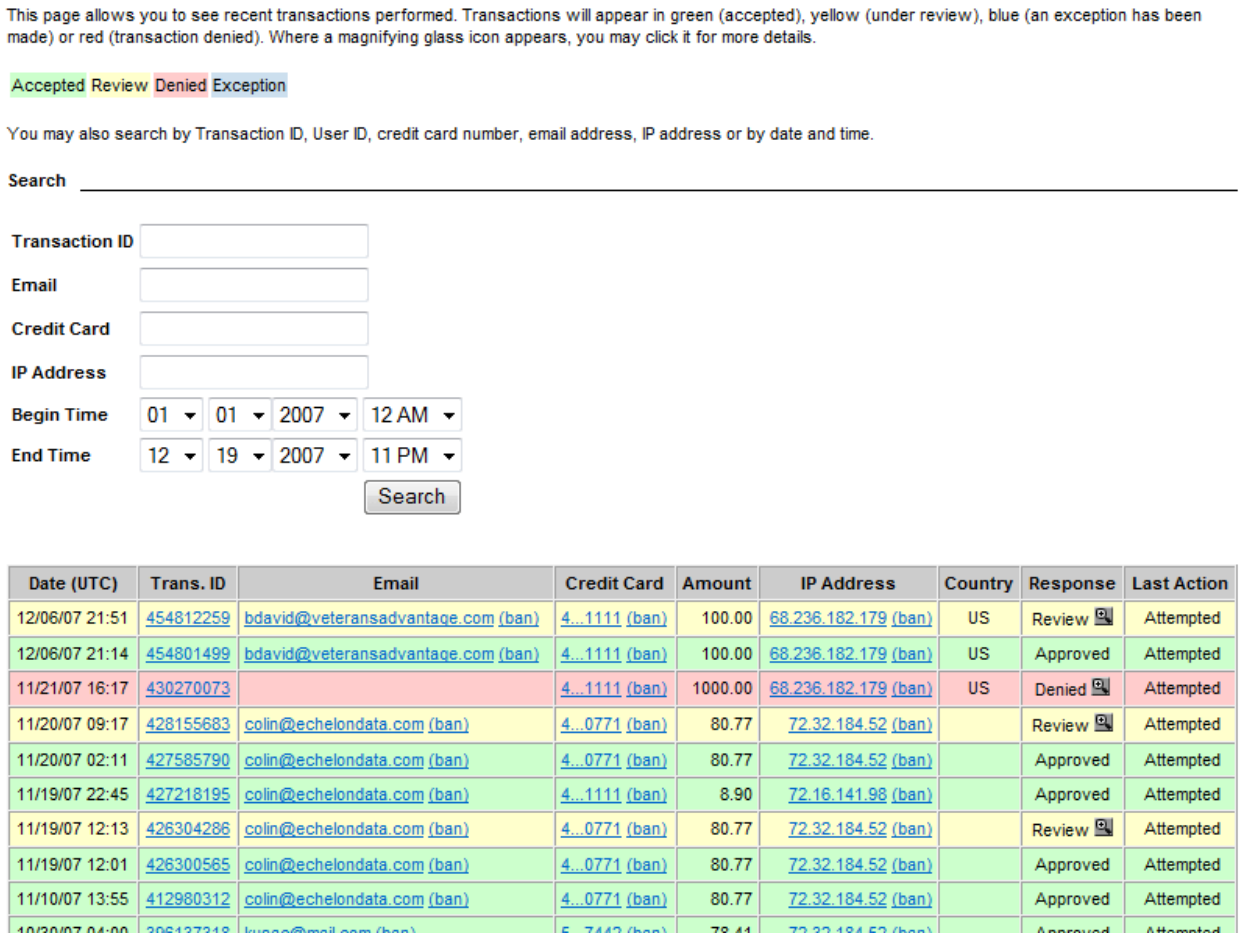
History Log Tab

Full audit history of all transactions – scrubbed or not

Lastly, you can use the History tab to review all transactions. This is helpful when trying to understand and determine fraud patterns. You will be able to see all approved, whitelisted, blacklisted, reviewed, and declined transactions. You can search by IP Address, Transaction ID, etc… to look for obvious patterns.



This page allows you to see recent transactions performed. Transactions will appear in green (accepted), yellow (under review), blue (an exception has been made) or red (transaction denied). Where a magnifying glass icon appears, you may click it for more details.

Accepted Review Denied Exception

You may also search by Transaction ID, User ID, credit card number, email address, IP address or by date and time.

Search

Transaction ID
Email
Credit Card
IP Address
Begin Time 01 01 2007 12 AM
End Time 12 19 2007 11 PM
Search

Date (UTC)	Trans. ID	Email	Credit Card	Amount	IP Address	Country	Response	Last Action
12/06/07 21:51	454812259	bdavid@veteransadvantage.com (ban)	4...1111 (ban)	100.00	68.236.182.179 (ban)	US	Review	Attempted
12/06/07 21:14	454801499	bdavid@veteransadvantage.com (ban)	4...1111 (ban)	100.00	68.236.182.179 (ban)	US	Approved	Attempted
11/21/07 16:17	430270073		4...1111 (ban)	1000.00	68.236.182.179 (ban)	US	Denied	Attempted
11/20/07 09:17	428155683	colin@echelondata.com (ban)	4...0771 (ban)	80.77	72.32.184.52 (ban)		Review	Attempted
11/20/07 02:11	427585790	colin@echelondata.com (ban)	4...0771 (ban)	80.77	72.32.184.52 (ban)		Approved	Attempted
11/19/07 22:45	427218195	colin@echelondata.com (ban)	4...1111 (ban)	8.90	72.16.141.98 (ban)		Approved	Attempted
11/19/07 12:13	426304286	colin@echelondata.com (ban)	4...0771 (ban)	80.77	72.32.184.52 (ban)		Review	Attempted
11/19/07 12:01	426300565	colin@echelondata.com (ban)	4...0771 (ban)	80.77	72.32.184.52 (ban)		Approved	Attempted
11/10/07 13:55	412980312	colin@echelondata.com (ban)	4...0771 (ban)	80.77	72.32.184.52 (ban)		Approved	Attempted