

Selective use of 3-D Secure

v.1.1.2

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1 Introduction

If you have activated 3-D Secure for one or more payment methods (e.g. MasterCard, VISA or JCB) in your Ingenico ePayments account, you can optionally have the 3-D Secure check deactivated in specific cases:

- If a specific card country is used.
- If a specific IP country is used.
- If a specific BIN-number is used.
- If a specific sub-brand is used.
- For transaction amounts below a specified amount.
- If a specific Global Fraud Score is returned.

This is not a default functionality; If you want any of the aforementioned functionalities activated in your account, you should contact our Sales Team or your dedicated account manager. Moreover, your credit card acquirer has to be contacted for approval.

Once the functionality is activated, you can change the settings in your account via: *Advanced > Fraud detection > 3-D Secure > "Edit" button (per payment method)*

This guide should be read in conjunction with our Advanced Fraud Detection Module (+ Expert) guides.

2 Deactivate 3-DS based on card country

You can deactivate 3-D Secure based on the card's originating country. In the list of countries you've selected, the ISO code of the country is displayed.

Additionally you can choose to only deactivate 3-D Secure if the cardholder is not registered for 3-D Secure, or for all cardholders.

Deactivate 3-D Secure for the following Card country.

Delete	Card country	Date
<input type="checkbox"/>	BE	2015-03-04 11:19:46
<input type="checkbox"/>	DK	2015-03-04 11:19:58
<input type="checkbox"/>	IM	2015-03-04 11:20:17
<input type="checkbox"/>	DE	2015-03-04 11:20:50
<input type="checkbox"/>	FR	2015-03-04 11:21:01
<input type="checkbox"/>	NL	2015-03-04 11:21:16
<input type="checkbox"/>	ES	2015-03-04 11:21:24

Enter a new Card country :

The merchant will not benefit from a liability shift for payments made with a card from that card country.
Maximum number of entries: 20

Yes No apply only if cardholder is not enrolled

Note

- If the option is active, you will not benefit from the conditional payment guarantee for payments where the specific issuer was used.
- You can enter maximum 20 countries
- Available only for VISA, MasterCard, American Express, and Diners Club.

3 Deactivate 3-DS based on IP country

You can deactivate 3-D Secure based on the IP address country. In the list of countries you've selected, the ISO code of the country is displayed.

Additionally you can choose to only deactivate 3-D Secure if the cardholder is not registered for 3-D Secure, or for all cardholders.

Deactivate 3-D Secure for the following IP country.

Delete	IP country	Date
<input type="checkbox"/>	BE	2015-03-04 11:21:34
<input type="checkbox"/>	GB	2015-03-04 11:21:49
<input type="checkbox"/>	SE	2015-03-04 11:21:58
<input type="checkbox"/>	NL	2015-03-04 11:22:06
<input type="checkbox"/>	DE	2015-03-04 11:22:37

Enter a new IP country :

The merchant will not benefit from a liability shift for payments made with a card from that IP country.
Maximum number of entries: 20

Yes No apply only if cardholder is not enrolled

Note

- If the option is active, you will not benefit from the conditional payment guarantee for payments where the specific issuer was used.
- You can enter maximum 20 countries

4 Deactivate 3-DS based on BIN numbers

You can enter specific BIN-ranges which you want to deactivate 3-D Secure for.

Additionally you can choose to only deactivate 3-D Secure if the cardholder is not registered for 3-D Secure, or for all cardholders.

Deactivate 3-D Secure for the following BIN

Delete	BIN	Date
<input type="checkbox"/>	123456	2015-03-04 11:32:02

Enter a new BIN :

The merchant will not benefit from a liability shift for payments made with a card starting with these 6 digits, if the card is not registered.
Maximum number of entries: 20

Yes No apply only if cardholder is not enrolled

Note

- If the option is active, you will not benefit from the conditional payment guarantee for payments where the specific issuer was used.
- You can enter maximum 20 BINs

5 Deactivate 3-DS based on sub-brands

You can enter specific sub-brands which you want to deactivate 3-D Secure for.

Additionally you can choose to only deactivate 3-D Secure if the cardholder is not registered for 3-D Secure, or for all cardholders.

Deactivate 3-D Secure for the following sub-brand.

Delete	Sub-Brand	Date
<input type="checkbox"/>	Maestro	2015-03-04 11:31:37

Enter a new sub-brand :

The merchant will not benefit from a liability shift for payments made with a card from that sub-brand.
Maximum number of entries: 20

Yes No apply only if cardholder is not enrolled

Note

- If the option is active, you will not benefit from the conditional payment guarantee for payments where the specific issuer was used.
- You can enter maximum 20 sub-brands

6 Deactivate 3-DS based on transaction amounts below a specific amount

You can deactivate 3-D Secure for transactions with amounts that are lower than an amount you specified.

Additionally you can choose to only deactivate 3-D Secure if the cardholder is not registered for 3-D Secure, or for all cardholders.

Deactivate 3-D Secure when the transaction amount is less than EUR.

The merchant will not benefit from a liability shift for payments of a lower amount than the configured limit.

Yes No apply only if cardholder is not enrolled

Note

If the option is active, you will not benefit from the conditional payment guarantee for payments where the specific issuer was used.

7 Deactivate 3-DS based on the Global Fraud Score

The "Process 3-D Secure after the Global Fraud Score" option has to be put to "Yes", if you want to make use of the conditional use of 3-D Secure based on the Global Fraud Score result:

Process 3-D Secure after the Global Fraud Score
 Yes No If you want us to process 3-D Secure before Global Fraud Score calculation, only successful 3-D Secure authentication will have a scoring and be taken into account in the velocity checks.

Next you can deactivate 3-D Secure for transactions if the returned Global Fraud Score is Red and/or Green:

Deactivate 3-D Secure when Global Fraud Score is Red
 Yes No To benefit from this option, you must activate « 3-D secure after the Global Fraud Score »

Deactivate 3-D Secure when Global Fraud Score is Green
 Yes No To benefit from this option, you must activate « 3-D secure after the Global Fraud Score »

Note
 If the option is active, you will not benefit from the conditional payment guarantee for payments where the specific issuer was used.