

Getting Started with Fraud Alert

August 2013



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Recent Revisions to This Document

Release	Changes
August 2013	This revision contains only editorial changes and no technical updates.
June 2013	Initial release.

Getting Started with Fraud Alert

When credit card fraud is detected, card-issuing banks send the transaction details to the Fraud Alert service. Then Fraud Alert sends an email notification to you if your organization is affected by any of the reportedly fraudulent transactions. You can use this information to stop shipments, intercept already-shipped orders, or cancel orders of digital goods. You can also refund the order to avoid chargeback fees and update CyberSource Decision Manager with the alert data to prevent future fraudulent transactions.

Account Security

Creating a Password

After CyberSource sets up your account, you receive a welcome email message that contains your username and a link.

To set your password:

Step 1 Click the link in the welcome email message. The set password window appears:

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Dear _____, for security reasons your password must now be set. Thank you.

Username _____@company.com

New Password *

Use at least **12 characters** and include a **combination of letters and numbers**.
E.g. himalayas857. Passwords are case sensitive.
Previous passwords cannot be used again.

Verify New Password *

Submit

Step 2 Enter your new password, and then re-enter it in the **Verify New Password** field.

Step 3 Click **Submit**. You are logged in to the Fraud Alert portal and can view your active alerts:

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CyberSource Business Center >> LOGOUT

Merchant Portal - Merchant A Welcome, Merchant A | Time Zone: EDT

Alerts My Settings Contact Us

Alert Queue | Reports |

Alert Timeframe: Past 2 Weeks Transaction Type: All Outcome: Not Provided
Initiated By: All Refresh

Alert Queue ?

Search

Search Results: 1 - 25 of 27 First Prev. 1 2 Next Last

	Alert Date/Time	Age	Auth. Date/Time	Amount	Card Number	Merchant Descriptor	Outcome	More
	2013-03-25 18:18:27	0d13h	2013-03-25 04:51:03	645.30 (2 Alerts)	506006*****6006	Cyber Global Payme...	Not provided	+
	2013-03-25 18:18:27	0d22h	2013-03-24 20:41:07	225.95 USD	402002*****2002	Cyber Payment Secu...	Not provided	+

Resetting a Password

To reset your password:

Step 1 Navigate to www.cybersource.com/fraudalert.

Step 2 Click **Forgot your username or password**.

Step 3 Enter your username, which is usually your email address.

Step 4 Click **Submit**. When a valid username is entered, an email with reset instructions is sent to the email account associated with the username.

Re-authenticating to the Fraud Alert Portal

The Fraud Alert portal uses IP address, operating system, and browser information in combination with the username and password to authenticate users. If any of this identifying information has changed since the last time you logged in, the Activation Required window appears when you navigate to the portal:

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Activation Required
Please do not press the Refresh or Back button on your browser while on this page.

We have noticed that you are requesting access to Alerts Portal from an unrecognized device, location and/or browser.

An **Activation Code** and **Activation Link** have been sent to your **registered email** address (m*****@company.com). You can now complete this activation by either:

1) Entering the 6-digit **Activation Code** provided in the email and clicking Submit (valid for **14:50 minutes**):

Activation Code:
 e.g., 123456

OR

2) Clicking on the **Activation Link** in the email (valid for **24 hours**). You will be required to log in.

Helpful Information:

- By following the activation steps above you are authenticating that this device and/or browser is under your ownership / stewardship from this location.
- You must use the most recent Activation Code or Activation Link you have received.
- Activation Codes or Activation Links can only be used once.

Having problems receiving your Activation Code? [Re-send Your Activation Code.](#)

To re-authenticate to the portal:

When you are redirected to the Activation Required window, an activation code is sent to the email address that is registered with your account.

- Step 1** Open the email from the Fraud Alert service.
- Step 2** Copy the 6-digit Activation Code and paste it into the **Activation Code** field in the Activation Required window. You can also click the Activation Link in the email to re-authenticate to the portal.
- Step 3** Click **Submit**. The Fraud Alert portal appears.



- Each activation code can be used only once.
 - If you enter the wrong activation code, a new code is sent to you because the initial code expires after a failed attempt to re-authenticate to the portal.
 - The activation link in the email is associated with the activation code. If you enter the wrong activation code, both the code and the email link expire after a failed attempt to re-authenticate to the portal.
 - Activation codes expire within 15 minutes.
 - Activation links in emails are valid for 24 hours.
-
-

Using the Fraud Alert Service

Fraud Alert Email Notifications

Email notifications are sent for each transaction that affects your organization. Notifications can be sent to individuals or email distribution lists.

The fraud alert email notification contains your merchant account name (descriptor), the transaction amount, and the authorization date of the transaction:

From: alerts@ethoca.com [<mailto:alerts@ethoca.com>]
Sent: Thursday, April 10, 2013 7:29 AM
To: Recipient
Subject: CyberSource Fraud Alert (Amount: 920.10 USD)

Dear CyberSource Merchant,

You have a new CyberSource Fraud Alert.

Merchant descriptor: Cybersource Merchant ABC
Amount: 920.10 USD
Auth Date: 09 April 2013

Please login to the CyberSource Fraud Alert portal today to see the details of the fraudulent transaction and update your system.

[LOGIN://www.cybersource.ethoca.com/](http://www.cybersource.ethoca.com/)

Sincerely,

CyberSource

Responding to Fraud Alerts

To respond to fraud alerts:

- Step 1** In the fraud alert email notification, click **LOGIN://www.cybersource.ethoca.com/**. The Fraud Alert portal login page appears.
- Step 2** Enter your username and password, and then click **Login**.
- Step 3** In the Fraud Alert portal, adjust the filters at the top of the window to ensure that you are capturing all alerts. Outcome: Not Provided appears the first time that you log in. It ensures that all alerts that require a response are displayed:

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CyberSource Business Center >> LOGOUT

Merchant Portal - Merchant A Welcome, Merchant A | Time Zone: EDT

Member ID No. 2479

Alerts My Settings Contact Us

Alert Queue | Reports |

Alert Timeframe: Past 2 Weeks Transaction Type: All Outcome: Not Provided

Initiated By: All Refresh

Alert Queue ?

- Step 4** Click the plus sign in the More column of Search Results to expand the alert and review additional transaction information:

Search Results: 1 - 4 of 4

Alert Date/Time	Age	Auth. Date/Time	Amount	Card Number	Merchant Descriptor	Outcome	More
2013-05-31 15:43:43	6d0h	2013-05-25 15:30:23	169.05 USD	505005*****5005	Cyber Payment Secu...	Not provided	+

Step 5 Choose an outcome from the drop-down list.

Search Results: 1 - 4 of 4

Alert Date/Time	Age	Auth. Date/Time	Amount	Card Number	Merchant Descriptor	Outcome	More
2013-05-31 15:43:43	1d1h	2013-05-30 15:11:48	110.55 USD	506006*****6006	Cyber Global Payme...	Not provided	☰

Initiated By: **Not Available** Trans. Type: **Manual Entry** 506006 ***** 6006 Issuer: **Demo Issuer**

Ethoca ID: 5UZHBP45D4G8X5064HFPAYTHO

Outcome

Stopped - This alert allowed you to stop the fraud

Refunded/Not Settled? Yes No

Merchant Comments

Submit

Additional Information

Email Address IP Address

Shipping Contact

First Name Last Name

Phone Number

Shipping Address

Street Address Apt/Suite/Flat

City State/Province

Zip / Postal Code - Select One -

* Min. address includes: St. Address + (City OR Zip) + Country



Providing the Outcome enables the card-issuing bank to identify additional fraud and send additional alerts to you.

Step 6 Check **Yes** if your organization is processing a refund or is not settling the transaction. Check **No** if your organization is disputing the chargeback.

Step 7 Under **Additional Information**, you may choose to enter an email address, IP address, or contact and shipping information.

Step 8 Click **Submit** to upload the information to the Fraud Alert service.


Using the Fraud Alert Service with Decision Manager

When you receive fraud alert email notifications, you can log in to the Fraud Alert portal, copy the card account number, and search for it in the Decision Manager Case Search window. Then you can update CyberSource Decision Manager with the alert data to prevent future fraudulent transactions. For more information about logging in to the Fraud Alert portal, see "[Responding to Fraud Alerts](#)," page 10.

To use the fraud alert service with Decision Manager:


- Step 1** Log in to the Fraud Alert portal.
- Step 2** In the Fraud Alert portal, adjust the filters at the top of the window to ensure that you are capturing all alerts.
- Step 3** Click the plus sign in the More column of Search Results to expand the alert and view the card account number:

Search Results: 1 - 4 of 4

	Alert Date/Time	Age	Auth. Date/Time	Amount	Card Number	Merchant Descriptor	Outcome	More
	2013-05-31 15:43:43	6d0h	2013-05-25 15:30:23	169.05 USD	505005*****5005	Cyber Payment Secu...	Not provided	

- Step 4** In the expanded Search Results pane, copy the card account number:

Search Results: 1 - 4 of 4

	Alert Date/Time	Age	Auth. Date/Time	Amount	Card Number	Merchant Descriptor	Outcome	More
	2013-05-31 15:43:43	1d1h	2013-05-30 15:11:48	110.55 USD	506006*****6006	Cyber Global Payme...	Not provided	
Initiated By: Not Available Trans. Type: Manual Entry 506006 ***** 6006 Issuer: Demo Issuer								



Note

The credit card number has been blocked in the preceding illustration, but the full account number appears on the Fraud Alert portal.

- Step 5** Log in to the [Business Center](#).
- Step 6** From the Business Center home page, choose **Decision Manager > Case Search**.

- Step 7** In the Decision Manager Case Search window, go to the Search Parameters pane and choose the **Field and value** tab:

Search Parameters

Multiple criteria | **Field and value** | Profile/rule result

Field: Account Number

Value: 506006*****8006

Transaction Date: Last Six Months

Search

- Step 8** Choose **Account Number** from the Field drop-down list.
- Step 9** Paste the card account number that you copied in Step 4 into the Value field.
- Step 10** Choose a transaction date from the drop-down list.
- Step 11** Click **Search**.

When you find transactions associated with the card number, you can review them to determine which transaction matches the date and amount specified by the Fraud Alert portal. Then examine any other transactions involving the credit card to ensure they are not fraudulent. To ensure that additional transactions involving the compromised card are not processed, you can add the card number information to your negative customer list.

For more information about using Decision Manager, see the *CyberSource Decision Manager User Guide* in the Business Center.

Downloading Reports

You can download monthly transaction reports for three-month, six-month, or one-year time periods. For more information about logging in to the Fraud Alert portal, see "Responding to Fraud Alerts," page 10.

To download monthly transaction reports:

Step 1 Log in to the Fraud Alert portal.

Step 2 Click **Reports**:

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CyberSource Business Center >> LOGOUT

Merchant Portal - Merchant A Welcome, Merchant A | Time Zone: EDT

Member ID No. 2479

Alerts My Settings Contact Us

Alert Queue **Reports**

Report Type: Monthly Transaction Extract Report Timeframe: Past 3 Months Refresh

Select All | None Download Selected Files

	Report Date	Report Name	Count	Size (MB)	
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Step 3 Choose a report time period from the **Report Timeframe** drop-down list, and click **Refresh**. You can choose from Past 3 Months, Past 6 Months, or Past Year.

Step 4 Check boxes in the left-most column to choose reports to download.

Select All | None **Download Selected Files**

	Report Date	Report Name	Count	Size (MB)	
<input checked="" type="checkbox"/>	2013-05-07	Cybersource_Sandbox_Merchant_A_Monthly_Transaction_Extract_2013-04-01_to_2013-04-30	291	0.17	Download File
<input checked="" type="checkbox"/>	2013-04-07	Cybersource_Sandbox_Merchant_A_Monthly_Transaction_Extract_2013-03-01_to_2013-03-31	50	0.04	Download File
<input checked="" type="checkbox"/>	2013-03-07	Cybersource_Sandbox_Merchant_A_Monthly_Transaction_Extract_2013-02-01_to_2013-02-28	102	0.06	Download File

Step 5 Click **Download Selected Files**. To download only one file, click **Download File**.

Use Microsoft Excel to open the report file.