

NAB Transact Risk Management

Helping make eCommerce safer



NAB Transact Risk Management provides you with an opportunity to identify potentially fraudulent eCommerce transactions before they occur. Stopping fraudulent transactions helps to minimise chargebacks and write-offs.

It works like this

- You set up your own risk scoring rules from within the NAB Transact management portal
- The system automatically detects high risk transactions based on your scoring rules and can be set to decline transactions
- Transaction patterns are analysed in real-time to provide immediate protection
- View risk score results in the NAB Transact Management Portal to streamline your Risk Management rules
- Choose to be notified by email if a transaction is flagged as high risk

What you need to know

NAB Transact Risk Management uses a points system to allow you to customise your risk score settings for each of the following categories. If the risk score exceeds 100, then the transaction will be flagged as high risk. You setup Risk Management to send an alert email or to block the transaction when it has been flagged as high risk.

Rule category	Rules available
Source country	Choose to allow or restrict transactions from selected countries and/or regions
Transaction value	Set a minimum and/or maximum amount per transaction
Customer location	Check if the customer is trying to hide their location by using an open IP proxy. <i>An open proxy allows a user to conceal their IP address which can be used to maintain anonymity while committing fraud.</i>
	Check to see if the country of the customer's IP address matches the country where the card was issued <i>Cross-border transactions are often high risk and can be an indicator of a stolen card</i>
	Check to see if the country of the customer's IP address is a high risk country
Customer address	Check that the country of the customer's IP matches the billing country they have provided you
	Check that the country of the customer's IP matches the delivery country they have provided you
	Ensure that the delivery and billing countries match
	Check that the customer's email is not from a free domain, such as Hotmail or Gmail. <i>Free email services can be used to register one or more email addresses using a fake identity so they cannot be traced back to an individual.</i>
Transaction profile	Limit the number of transactions coming from same issuing bank in a set time period. <i>This helps to prevent a person or machine trying incremental card numbers until a valid account is discovered.</i>
	Limit the number of declined transactions from same customer IP address
	Limit the number of transactions from same customer IP address
	Limit the number of transactions from same credit card number
	Detect low transaction amount followed by high transaction amount on same card <i>A person committing fraud often runs low-value transactions until a valid account is discovered then attempts a high-value transaction on the valid card.</i>
	Limit the number of transactions coming from the same customer email

Using Risk Management

Consider who in your organisation should have access to the Risk Management settings and then set their access up in the Roles & Permissions menu. You can control whether specific roles have access to modify the settings, or you can restrict staff from viewing the settings altogether.

If you have more than one account that you access through the NAB Transact management portal you can set the Risk Management scores independently.

When a transaction has been scored using Risk Management the results can be seen on the Transaction Details page when you perform a Transaction Search in the management portal. This is in addition to setting up email alerts or automatic declines for transactions that return a high risk score.

Financial Response Details		
Code	Response Message	Approved
159	Suspected fraud	No

Risk Response Details	
Result	● High Risk
Rules Checked	● IP and card issuing country do not match (Score: 100)
Total Score	100 / 100
IP Address	164.53.222.28
IP Country	AUS

Available processing methods

Risk Management is available for transactions submitted using Direct Post Version 2 and the XML API for Payments.

You can control which transactions you use Risk Management with by flagging the transaction when it is processed. This flexibility can help you to balance the cost with the benefit of risk management for lower value transactions or at times when you are processing a large number of transactions.

You may need to speak with your software provider or website developer about upgrading your integration with NAB Transact in order to utilise Risk Management. The Integration Guides for the XML API and Direct Post Version 2 are available for from the Product Documentation and Downloads menu within the NAB Transact management portal.

What it costs

There is a \$0.05 fee added to your usual transaction fee for each transaction processed using Risk Management.

Where to from here?

If you have questions or need assistance, contact the NAB Transact Support Centre by calling 1300 138 313 or emailing support@transact.nab.com.au, or speak to your NAB Transaction Banking Specialist.