Information has been updated: 11/18/2015

Recommendations for Accepting Online Payments

Recommendations for identification of illegal purchases (fraud)

Circumstances arousing suspicion about illegal use of a payment card:

- The client purchases popular, easily sold goods (e.g. telephones, computers);
- The client purchases several pieces of the same item at once or during several purchases;
- The client demands delivery as fast as possible and is ready to choose the most expensive delivery method;
- Many unpaid orders for a decreasing amount and the last is paid;
- The item requested by the client is not available, but they request for any model, fast delivery being the most important aspect;
- Goods are delivered to self-service parcel terminals or via other ways where the client is not fully identified (not recommended);
- Goods are delivered abroad when the e-shop is intended for the local market;
- The buyer is a foreigner and purchases goods with delivery or claim in Lithuania;
- A newly registered client performs many different orders (maybe even with different cards) with delivery to the same address;
- Orders using a temporary (e.g. 10minutemail.com) email;
- The client uses a proxy IP (tries to conceal their location).

Possible actions of the merchant:

- The merchant requests the client to provide a copy of a personal document and/or payment card (by deleting or retouching a part of the card number) and/or requests to provide a statement from the e-banking where the suspicious transaction is performed;
- Paysera, together with the parameter "account", transmits a part of the card number (e.g. 676376XXXXXX9577) and the merchant can compare the data;
- On the Internet (e.g. http://www.binlist.net/) the country of the card can be established by the first 6 card number figures transmitted with the "account" parameter (BIN). The merchant compares it with the IP country of the buyer;
- Delivery of goods is temporarily suspended since fraudulent transactions are in 90% of cases identified within 2 days.

Additional actions which can be performed by Paysera:

- Do not service cards issued in the USA, Canada, or any other unfavourable countries. If the project is intended for the local market, it is enough to ban neighbouring countries and countries with a large number of emigrants. 70-80% of payment card frauds are performed with payment cards issued in the USA and Canada.

The present document is of a recommendatory and exemplary character and is intended only to help merchants to identify or avoid fraudulent transactions, but in no cases can these recommendations be considered comprehensive, specifying all possible measures which would help the merchant to identify or avoid fraudulent transactions. The merchant is responsible and must undertake all possible measures to identify or avoid fraudulent transactions. Paysera shall not hold any responsibility if the merchant fails to identify or avoid fraudulent transactions while acting in compliance with the present recommendations.