



Title : FACT – Merchant User manual

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User Manual Merchants

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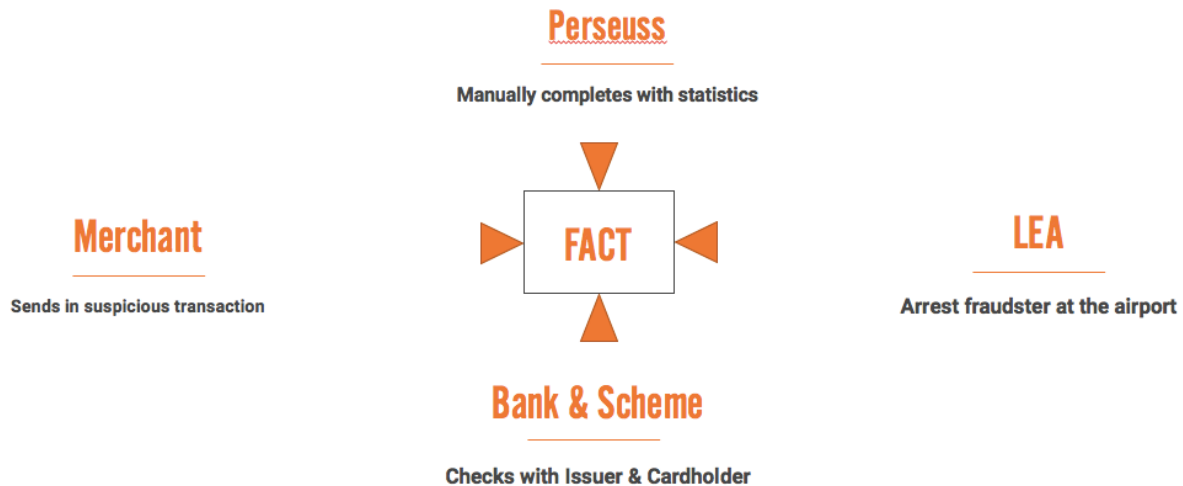
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1. How does FACT work?

Global Airport Action Days (GAAD)

FACT (*the Fraudulent Activity Communication Tool*) is the communication tool that allows direct, secure communication between merchants, banks and law enforcement agencies (LEA). The tool was developed as a support tool for the “Global Airport Action Days” (GAAD) and is now adapted for daily usage (BAU).

During the GAAD, merchants report cases to airports where local law enforcement is available to arrest a traveler if the bank confirms that a transaction is fraudulent, *see figure*.



Business-as-Usual (BAU)

FACT is now also available for daily usage, resulting in the Business-as-Usual (BAU) application. This allows Merchants and Banks to alert each other of fraudulent transactions also outside the Action Days.

Process in Summary:

- When creating an account in FACT, a Bank will share its BIN ranges and the mail address that alerts should be sent to. Cases reported by merchants will be sent automatically to the correct bank based on the BIN range. The credit card number is saved in an external PCI-compliant server and sent tokenized.
- The Bank and Scheme are able to confirm the fraud directly by clicking a button in the e-mail alert.
- In case the BIN number is not known to FACT, the Card Scheme will be able to provide contact details of the correct bank. This bank will receive the same e-mail request as participating banks to confirm the fraud, followed by the offer to create an account and receive fraud alerts automatically.
- Vice versa, The Bank and Scheme can alert Merchants of fraud in the ‘Alert Merchant’ functionality.



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The most important adaptations to the tool in comparison to the previous version, as used during the GAAD:

1. As LEA is not always available on a daily basis, the BAU application focuses on enabling communication between Merchants and Banks. This means that Merchants can report cases regardless the availability of LEA at the airport. The step to LEA is optional.
2. BAU is available for Merchants in all industries, not only in the Travel Sector. The interface adapts to the type of Merchant.
3. Banks participate directly in FACT BAU. Previously, during the Action Days, the Credit Card Scheme would forward requests to the right Issuing Bank. For efficiency's sake, banks now participate directly in FACT by sharing their BIN ranges and indicating their availability to process cases.
4. Banks can indicate availability and prioritize depending on several factors, including the amount of transaction.

Note on the Role of Law Enforcement

- GAAD

- LEA always available

- During the Action Days, merchants will use the tool as previously during the Action Days: when reporting a case regarding an itinerary where LEA is available at the point of departure, that LEA will act on the case if the transaction is confirmed as fraudulent by the Bank or Scheme. The goal is to accept the transaction and arrest the fraudster.

- BAU

- The difference with the previous Action Days process is that the new BAU application allows for cases to be reported also when LEA is *not* available.

- LEA not available

- Unless otherwise indicated, LEA's are *not* available during BAU. In this situation: upon confirmation of fraud, a message is sent to the merchant with the intent of *blocking or cancelling* the transaction, and the case is automatically closed. That's the end of the process in this situation.

- LEA available

- In case LEA is available to receive the case: the process is as follows. After fraud confirmation, also the case is automatically closed. However, the merchant receives a notification that they have 48 hours to report the case to LEA if they want to. After this, the information on the case will be masked for privacy reasons.

In summary, within the FACT tool the BAU application is continuous, whereas the GAAD procedure is an occasional occurrence allowing for the ad-hoc involvement of law-enforcement.

Logon to FACT

You can logon to FACT through the following URL:

<https://Action.Days.fact.aero>

When you have problems logging on, please reset your password through:

<https://Action.Days.fact.aero/Account/ForgotPassword>

If you have any questions about FACT, please email info@fact.aero.



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2. Add Case

Please fill in all available details of the suspicious booking. Not all fields are mandatory, but please fill out as much information as available to help the bank process the case, but also to enable the tool to do analysis and detect trends and patterns of all the fraud alerts, that can help prevent fraud in the future!

Transaction details: many banks have already registered for FACT and are available to receive alerts. However, the situation can arise that a BIN is not known to the system. In that case, we'll automatically request assistance from the Scheme to forward the case to the right banks. However: in case you already know the right contact person at the right bank, you can fill out these details manually.

Add new case

Booking details (Optional)

Email address	<input type="text" value="test@perseuss.com"/>
PNR Code	<input type="text" value="PNR123"/>
Order number	<input type="text" value="Order123"/>
Booking type	<input type="text" value="Online"/>
IP address (mandatory because booking type is 'online')	<input type="text" value="192.168.50.1"/>

Phone number

<input type="text" value="+31756539400"/>	<input type="text" value="+31655793280"/>
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Cardholder name as entered in booking

Cardholder address as entered in booking

<input type="text" value="schellingweg"/>	<input type="text" value="17D"/>
<input type="text" value="1507DR"/>	<input type="text" value="Zaandam"/>
<input type="text" value="Netherlands"/>	

Transaction details

Payment type *	<input type="text" value="Credit Card"/>
Card brand *	<input type="text" value="VISA"/>
Creditcard number	<input type="text" value="40901312312345"/> <small>PCI compliant. (more information)</small>
Amount	<input type="text" value="100"/> <input type="text" value="€"/>
Fraud status *	<input type="text"/>



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For a booking with multiple passengers, click **Add to case** button.

Add passenger

<input type="text" value="First name"/>	<input type="text" value="Last name"/>	<input type="text" value="Date of birth"/>	<input type="button" value="Add to case"/>
John Smith		01/01/1980	<input type="button" value="Remove"/>

During BAU, the normal situation would be that you need confirmation from the issuer, so you'd select 'Hereby we request your assistance to confirm this case as fraud' option.

In specific cases (e.g. you've already been in contact with the issuer but still want to officially report the case, or during the GAAD), you could select the option 'Confirmed fraud by bank'. Necessary fields will be displayed to upload the information of the Bank/Card issuer.

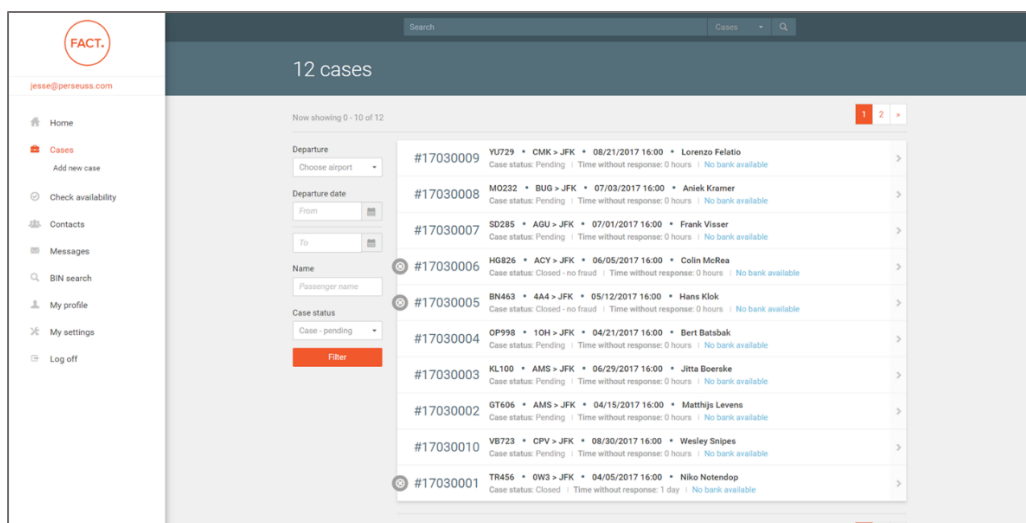
Transaction details

Payment type *	- Select type of payment -
Creditcard number *	<input type="text"/>
Fraud status *	- Select status -

After reporting a case, the merchant can also confirm the status of the case (e.g. when they've received additional information leading to this conclusion). *Note: only change the case to "Fraud" if you're a 100% sure.*

3. Case Overview & Review

In both **Home** and **Cases**, there's an overview of all cases you reported. There are various filtering options available to ease navigation. When filtering cases, make sure to *Apply Filter*.





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A bank has 72 hours to respond to your request. There's 4 answering options:

- *Started working on case*: this is a temporary status, the case is still pending on the bank
- *Can't confirm fraud*: this is a final answer, changing the status to UFS and closing the case
- *Fraud*: this is a final answer, changing the status to CFS and closing the case
- *Not fraud*: this is a final answer, changing the status to NFS and closing the case

In case the bank has not responded after 3 days, or the departure time is within 48 hours, an alert will be sent to the Scheme to contact the Bank, or process the case themselves.

The case will remain 'open' for 7 days after departure of the flight. If still no answer is received after that, the case will close automatically to EXP, EXB or EXS and the information will be masked.

Note that the merchant can also change the status of the case by indicating:

- *Turns out not to be fraudulent*
- *Delete Case*
- *Confirm Fraud*

All information will be masked 48 hours after closing the case.

[Case status overview](#)

The statuses change automatically depending on the chosen action by the respective users.

Note: when a case is confirmed as fraud by the bank or scheme during BAU, it is automatically closed, as LEA is by default not available. When LEA is available, the merchant can re-open the case in the next 48 hours and report to LEA. The status will remain "Confirmed by ..." until LEA accepts or rejects the case.



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Merchant		Status of Case
CRM	Fraud confirmation requested by Merchant	open
NFM	Not fraud by merchant	closed
CFM	Confirmed Fraud by Merchant	open
Bank		
UFB	Cannot confirm fraud by bank	closed
CFB	Confirmed Fraud by Bank	closed unless GAAD
NFB	Not fraud by Bank	closed
Scheme		
CFS	Confirmed Fraud by Scheme	closed unless GAAD
UFS	Cannot confirm fraud by scheme	closed
NFS	Not fraud by Scheme	closed
LEA		
ACC	LEA accepted case	open
REJ	Lea rejected	closed
FOR	LEA requested formal complaint	closed
NOA	Case closed, no action	closed
CUS	Passenger in custody	closed
PNS	Passenger no show	closed
Default		
EXB	Expired by Bank: Bank has not responded	closed
EXS	Expired by Scheme: Scheme has not responded	closed
EXL	Expired by LEA: LEA has not responded	closed

Case Updates

You'll receive an email notification if the status of your case changes: *Case Status Change*.

You'll receive an email notification if there's new messages on your case: *New Message on Case*.

The status of your case shows in the overview. You can see if the bank is known in the system. Note that this does not always mean that we have contact information at the bank.



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4. Availability

You can indicate your availability to discuss cases. Note that this option is more relevant for Banks, as cases are pending their response. The *unavailability setting* refers to an exemption to your normal availability, for example a holiday.

Availability settings

How to use the availability settings
Use the availability setting below to let other FACT users know when they can contact you.

Time zone * (GMT+01:00) Brussels, Copenhagen, Madrid, Paris

Monday	09:00	⊖	17:00	⊖
Tuesday	09:00	⊖	17:00	⊖
Wednesday	09:00	⊖	17:00	⊖

Availability Banks & Scheme

Both banks and schemes can indicate their availability to review cases to manage their own workload. This can be based on a time schedule (e.g. 9AM-6PM). What does this mean in practice?

- They will not receive any e-mail notifications outside the available timeframe.
- They will receive a notification of all fraud cases reported in the last 48 hours of their 'absence' at the first moment they're available again. This is to avoid that they will never be informed of a case that was reported at 6.05 PM because the availability was set until 6PM, and starting again at 8 AM the next morning.

There's the opportunity to set a maximum number of requests per day, or a threshold transaction amount (e.g. only transactions of > €100). We highly recommend banks to not put any limitations here.

However, there's an important responsibility for merchants here too: *do not report cases unless they're very likely to be fraudulent!* If banks are getting spammed by false positives, they'll soon enough quit their support for this cooperation

E-mail Notifications

Note that you can indicate the type of notification you'd like to receive.

- *Receive full details* : you receive all the case's information in the email notification.
- *Receive notification email* : you only receive a notification, without any information. Select this in case you don't want that information in your inbox. In order to review the case, you can log in.



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Notification settings

Type of notification

Accept cases settings

Only accept cases above this amount

Minimum amount currency

How many cases per day do you want to accept?

5. Merchant Alert

Banks and Schemes can alert merchants on fraudulent transactions as well, by using the **Merchant Alert** functionality. The Merchant will receive an email notification to block or cancel the transaction. Within the email he'll be able to inform the issuer of the taken action.

Merchant alert

Here you can send an alert to all the users of a merchant. Please provide additional information so the merchant can indentify the transaction in question.

Enter the subject of your message here

Additional information

Payment ID

Transaction ID

Bin range

Enter your message here...



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6. Other functions

In FACT, you have the possibility to use the following other functions:

- Contacts
- Messages
- My settings
- Reporting

Contacts

Search other users in the FACT and Perseuss database and contact them through FACT.

Messages

Shows your latest messages. All messages can be viewed by clicking on View all messages button or from Messages menu

My settings

On this page, the user can:

- Adjust availability settings
- Adjust notification and case acceptance settings
- Adjust the user profile
- Check how your profile is visible to others

Reporting

The Reporting tool is being developed further: what you see now is the basis.

Cases handled: the number of cases handled by the Merchant User, and the total number of cases handled by the Merchant

Case Results: amount (in respective currencies) of cases confirmed as fraud vs. not fraud.

Messages Sent: amount of messages sent using the FACT tool.