



PayU has partnered with ReD, a global fraud detection and prevention leader, to facilitate fraud processing for PayU.

THE ReD PLATFORM RETURNS ONE OF THREE POSSIBLE RESULTS EVERY TIME A TRANSACTION IS PROCESSED ONLINE:

ACCEPT

The transaction has passed all the necessary checks, the payment has been processed, and the goods can be released.

DENY

The transaction has been deemed fraudulent and the payment will not be processed.

CHALLENGE

The transaction has been flagged for manual review. The goods can then be released if the reviewed transaction is deemed to be legitimate.

Depending on your requirements, you may prefer to opt for a more basic fraud checking system offering “ACCEPT” and “DENY” responses only, or you may want to have the ability to “CHALLENGE” transactions for manual review.

WHAT IS CASE MANAGEMENT?

There is a risk that the basic **ACCEPT/DENY** ruleset might result in too many transactions being declined. To manage this, individual transactions can be flagged (“**CHALLENGE**”) for investigation. This investigation is called case management, and requires a manual review of the transaction and customer data, contacting the bank to investigate, and possibly contacting the customer to verify details.

AS A MERCHANT, THERE ARE A NUMBER OF CASE MANAGEMENT OPTIONS AVAILABLE TO YOU, INCLUDING:

- 1** Using PayU to manage the process entirely (using our systems and case managers).
- 2** Managing this process using your own case managers and systems.
- 3** Using your own case managers, and our systems (ReD portal) to manage the investigation and review process.

FRAUD RULE SETS

PayU sets up a default ruleset that accounts for the most commonly occurring scenarios.

However, depending on the type of products/services sold, a custom ruleset may be required.



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		Fraud Criteria			Ruleset		Case Management			Reporting		Merchant Account		Fee Schedule		
Package Name	Package Description	Accept	Deny	Challenge	PayU	Merchant own	PayU	Merchant own	ReD Portal (self managed)	PayU managed	ReD Portal (self managed)	PayU Acquiring	Own Merchant Acquiring	Rules Account Setup	Per transaction fraud check	PayU case management
ReD Basic Fraud Management	This package is ideal for merchants who do not require case management. The basic PayU ruleset is used and all reporting is done by PayU. This package is available to all merchants - irrespective of whether they have their own online merchant account or not.	✓	✓	✗	✓	✗	✗	✗	✗	✓	✗	✓	✓	R200	R1	N/A
ReD Basic Fraud Management (custom)	This package is the same as the basic package, but offers merchants the ability to have a custom ruleset and log onto the ReD Portal to view reports. An online merchant account is required.	✓	✓	✗	✗	✓	✗	✗	✗	✗	✓	✓		R20 000	R1	N/A
ReD Classic Fraud Management	This is the most popular package as it offers all the benefits of using a complete fraud package, without requiring any additional resources or an online merchant account. The basic PayU ruleset is used and all reporting and case management is done by PayU. Minor rule changes will be allowed at PayU/ReD discretion.	✓	✓	✓	✓	✗	✓	✗	✗	✓	✗		✓	R200	R1	R20
ReD Classic Fraud Management (custom)	This package is specifically designed for merchants who want all the benefits of a complete fraud package, but would like to use their own ruleset, and manage the reporting and case management themselves. PayU will assist in creating these rules and provide recommendations based on industry (if required). An online merchant account is required.	✓	✓	✓	✗	✓	✗	✗	✓	✗	✓	✓		R20 000*	R1	N/A
ReD Pro Fraud Management	This package offers all the benefits of the ReD Classic Management package, but offers merchants the ability to use their own ruleset. PayU will assist in creating these rules and provide recommendations based on industry (if required). An online merchant account is required.	✓	✓	✓	✗	✓	✓	✗	✗	✓	✗	✓		R20 000*	R1	R20
Bespoke Customer Fraud Model	This is for enterprise-class merchants. Risk assessment includes management configuration, extensive data analysis and the formulation of complex Reseller/End User specific risk management strategies designed to achieve specific Reseller/End User metrics. Set up includes technical integration, field mapping, testing, the development of a custom ruleset and certification.													From R70 000+**	R1	N/A

R 20 000 * This includes set up of the rules as well as access to the Case Management tool.
R 70 000+** Includes the assistance of ReD to create the rules.