Credit Card Retry Threshold

Overview

Dealing with credit card fraud is time consuming and costly for businesses. Stolen card numbers and fraudulent transactions result in payment disputes from the genuine card owner and loss of revenue to the business involved.

Limit the number of failed payment attempts on an order. Users making failed payments will be locked out from any further attempts for a set time.

Once the lockout period expires, the user can retry their card payment.

Customer Experience

In the scenario below, we've set the retry threshold to 2 attempts, and the lockout period has been set to 5 minutes.

These values are customisable according to your business needs.

1. On checkout, the first failed payment will display the standard error notification.

💳 **Payment Not Processed**

Your payment has not been processed

⊖ Payment Failed
ℹ Response Code: 06
ℹ Response Message: V6110

Your payment was unable to be processed. If you believe this is an error, please contact your card issuer quoting the response code below

If you would like to return to your shopping cart click this View Cart link.

2. The second unsuccessful payment attempt will display a different notification. The error includes the number of failed payment attempts, and advises of the lockout period.

🏠 › Orders ›

💳 **Payment Not Processed**

Your payment has not been processed

⊖ Payment Failed
⊖ You have made 2 unsuccessful attempts to make payment to your order. The order will be locked for 5 minutes and will unlock after Friday, 17 May 2019 11:32:30 AM.
ℹ Response Code: 06
ℹ Response Message: V6110

Your payment was unable to be processed. If you believe this is an error, please contact your card issuer quoting the response code below.

If you would like to return to your shopping cart click this View Cart link.

3. If the user empties their cart and tries to checkout with a new order during the lockout period, they will still be prevented from making a card payment attempt.

Payment
⊖ You have made 2 unsuccessful attempts to make payment to your order. The order will be locked for 5 minutes and will unlock after Friday, 17 May 2019 11:32:30 AM.

Once the lockout period has expired, the user is again permitted to checkout with a credit card.

Additional Information

To use this credit card fraud protection feature, contact Commerce Vision.

Minimum Version Requirements	4.13
Prerequisites	--
Self Configurable	No
Business Function	Fraud & Security
BPD Only?	Yes
B2B/B2C/Both	B2C
Third Party Costs	n/a

Related help

- Release Payments
- Accertify Fraud Check JSON Data Fields
- Accertify Fraud Check Integration
- Accertify API Responses
- Accertify-Braintree Response Mapping