

Consumer Identity Authentication and Verification

Digital Filipino:
Electronic Payment Acceptance
and Fraud Prevention

February 23, 2015

Berjaya Hotel, Makati City



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AIR 21

G L O B A L



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**The Philippines' Online Shopping Mall
offering integrated e-commerce and logistics solutions
for legitimate entrepreneurs**

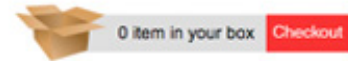


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Home The Mall The Stores About Us The Show The Blog

What are you looking for

BUY NOW 100 PESOS ONLY

#Tuloy ang tabang!
TulongPH Shirt for a cause

shopinas.com in cooperation with ABS-CBN offers the TulongPH shirts in order to extend our continuous efforts to our kababayans in the Visayas.
**Available sizes are from Extra Small to Extra Large.*

Tulong Na Tabang Na Tayo Na

shopinas.com

Welcome Shoppers!

Subscribe to our Newsletter

email address

Featured Items

SALE 20% OFF
LIMITED TIME OFFER ONLY

GO GO

SALE 50% OFF
LIMITED TIME OFFER ONLY

JEAN

SALE 25% OFF
LIMITED TIME OFFER ONLY

piCube

2 Buyer pays Escrow

1 Buyer shops online

3 Seller ships merchandise



5 Escrow pays Seller

4 Buyer accepts merchandise



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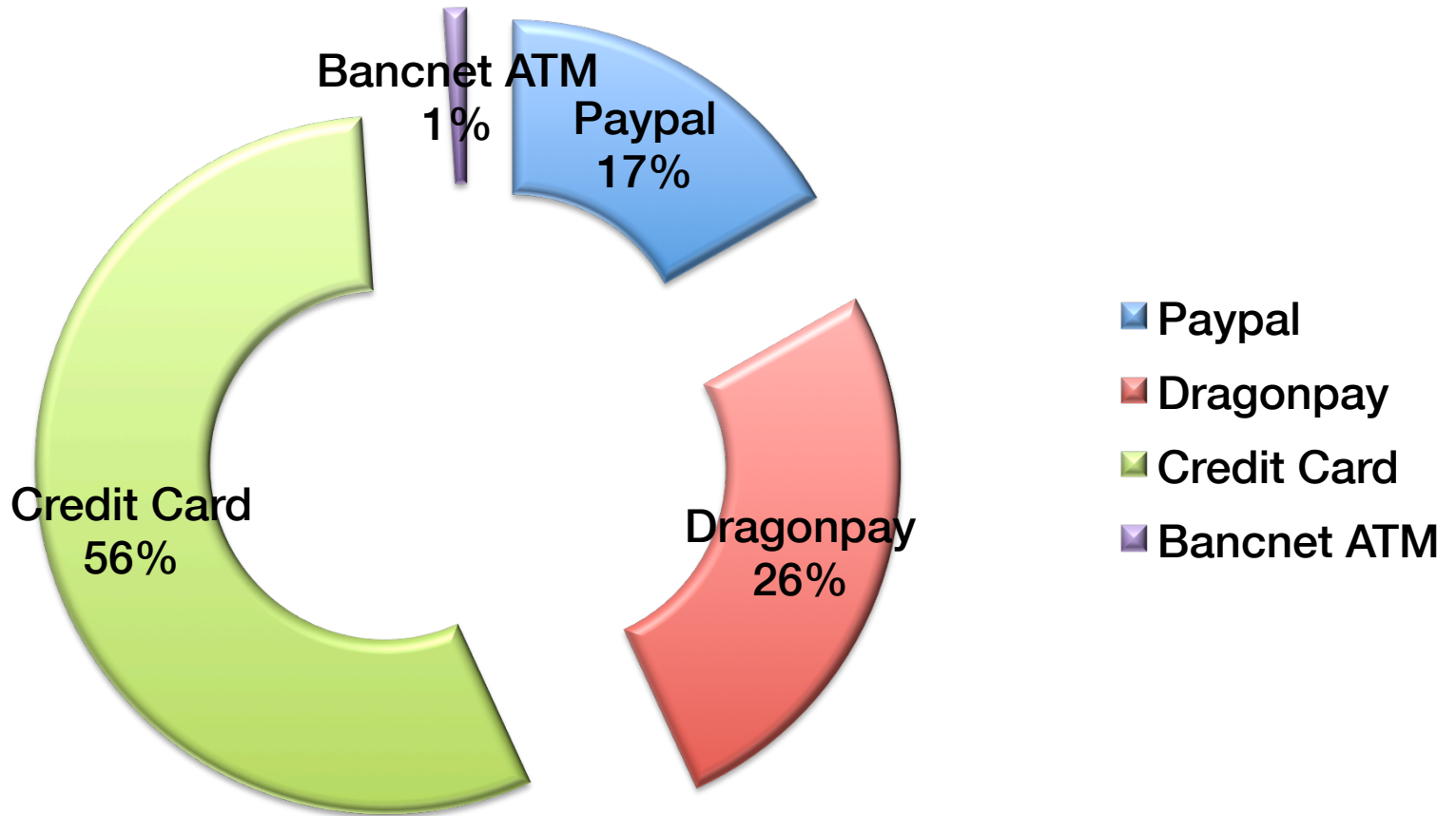


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Payment Preferences





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For your information

FLAG FOR SUSPICIOUS PURCHASE PATTERNS



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-  **1st time shoppers**
-  **Larger-than-normal**
-  **Same item, several varieties**
-  **Demanding for “Rush”**
-  **Inconsistencies**





Multiples on 1 card over short period of time



Several cards, same shipping address



Several transactions of sequential Numbers



Several cards, same IP address



Our internal process

KNOW YOUR CUSTOMER



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Secondary flagging process

- 🇵🇭 If the card holder, user-account and consignee names are different
- 🇵🇭 If transaction is amounting to Php 2,000+
- 🇵🇭 If the user account and card holders' names are the same but too many failed attempts
- 🇵🇭 If transactions were made with several cards under same IP address



KYC Requirements

- 🇵🇭 Two (2) valid government issued ID
- 🇵🇭 Authorization letter from card holder
- 🇵🇭 Copy/photo of credit card (natural light)



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Some EPIC moments



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Order #1

Buyer Profile

Customer Details

Full Name: DEL MAR, EVELYN
Username: evedel
E-mail Address: delmar_evelyn@yahoo.com
Mobile Number: 0926-623-1966
Gender: Female
Date of Birth: 1980-09-15
Is Active: Yes
Date Created: 2014-09-05 14:43:03

Primary Shipping Address

Address Line 1: J P DEL ROSARIO EXTENSION
Address Line 2:
City/Location: Cebu
Country: Philippines
Zip Code: 6000
Phone Number: 092-662-31966

Order History

Order Number	Reference Number	Order Status	Store Name	Store Total
0660701	22510	Cancelled	MemoXpress	₱ 10,146.91
0660401	22509	Cancelled	Multiplicity Gadgets	₱ 25,318.24

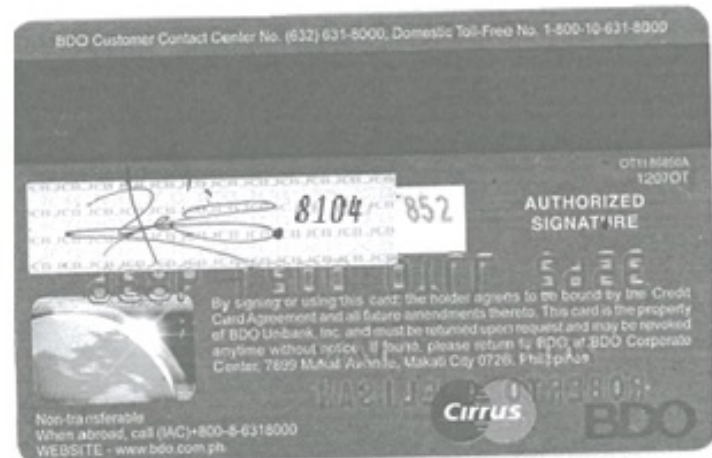


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What's wrong with this?



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XXXXXX

MOA PAGTATAH

REPUBLIKA NG PILIPINAS / REPUBLIC OF THE PHILIPPINES
PASAPORTE
PASSPORT

Uri ng pasaporte / Type of passport: P
Kodigo ng bansa / Country code: PHL
Pasaporte No./Passport no.: XX0619525



Apelyido / Surname: DEL MAR
Pasaporte / Passport series: EVELYN
Pangalang awitin / Middle name: PANMOM
Aral ng kapanganakan / Date of birth: 02 Mar 1978
Lugar ng kapanganakan / Place of birth: VIGAN ILS SUR
Aral ng pagkakatapos / Date of issue: 27 Feb 2010
Aral ng pagpapalawig / Date of expiry: 26 Feb 2015

Kasarian / Sex: F
Nasyonalidad / Nationality: FILIPINO
Makapangasiapang / Issuing Authority: DEPARTMENT OF FOREIGN AFFAIRS
MANILA



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Order #2

Order Status: Cancelled

Order Date: August 7, 2014 02:26am

Payment Method: BDO

Airwaybill: -

Order Total: ₱ 42,925.92

Pickup Details

Store Name: Multiplicity Gadgets

Contact Person: RAVI CHULANI

Contact Number: 4040996

Pickup Date: -

Address: U 306 Garnet Bldg. Rosewood Pointe, Acacia Estates, U 306 Garnet Bldg. Rosewood Pointe, Acacia Estates, Ususan, Taguig 1639

Shipping Details

Name: michael john cristobal

Contact Number: 09173664907

Pickup Date: -

Address Line 1: 252 t bernardo street

Address Line 2: brgy new zaniga

Location: Mandaluyong CPO, Mandaluyong City

Zipcode: 1550

Order Information

Product Name	Variant	Quantity	Unit Price	Total
Apple Macbook Air MD711 11.6" Laptop	White-silver	1	₱ 40,500.00	₱ 40,500.00

Product Total: ₱ 40,500.00

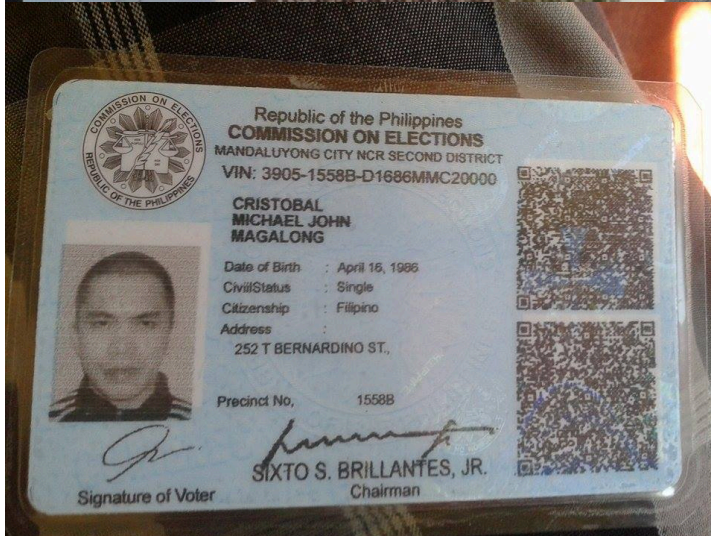
Shipping Amount: ₱ 588.00

Handling Amount: ₱ 1,837.92

Total Amount: ₱ 42,925.92



Looks (really) legit?



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Order #3

Order Status:	<input type="button" value="Cancelled"/> <input type="button" value="Update"/>													
Order Date:	December 24, 2014 00:07am													
Payment Method:	BDO													
Airwaybill:	-													
Order Total:	₱ 37,362.56													
Pickup Details														
Store Name:	Multiplicity Gadgets													
Contact Person:	RAVI CHULANI													
Contact Number:	4040996													
Pickup Date:	-													
Address:	U 306 Garnet Bldg. Rosewood Pointe, Acacia Estates, U 306 Garnet Bldg. Rosewood Pointe, Acacia Estates, Ususan, Taguig 1639													
Shipping Details														
Name:	CARLO MORA													
Contact Number:	09209786039													
Pickup Date:	-													
Address Line 1:	GF, Teleperformance Bldg. Ayala Ave. cor. Sen. Gil Puyat Ave. Makati City													
Address Line 2:														
Location:	Ayala-Paseo de Roxas, Makati City													
Zipcode:	1226													
Order Information														
<table><thead><tr><th>Product Name</th><th>Variant</th><th>Quantity</th><th>Unit Price</th><th>Total</th></tr></thead><tbody><tr><td>Apple iPhone 5S 32GB (Gold)</td><td>gold</td><td>1</td><td>₱ 34,848.00</td><td>₱ 34,848.00</td></tr></tbody></table>					Product Name	Variant	Quantity	Unit Price	Total	Apple iPhone 5S 32GB (Gold)	gold	1	₱ 34,848.00	₱ 34,848.00
Product Name	Variant	Quantity	Unit Price	Total										
Apple iPhone 5S 32GB (Gold)	gold	1	₱ 34,848.00	₱ 34,848.00										
Product Total:				₱ 34,848.00										
Shipping Amount:				₱ 916.70										
Handling Amount:				₱ 1,597.86										
Total Amount:				₱ 37,362.56										



January 06, 2015

Hi Support Team of Shopinas.com!

Please allow Mr. Carlo Mora to transact on my behalf to purchase using my card indicated below.

Please see also the attached copy of my Credit card and valid ID.

Hoping for your kind consideration.

CREDIT CARD DETAILS :

CHERRY C SU

ALLIED BANK MASTER CARD

5451-4315-0001-6118

VALID THRU 08'2016

SINCERELY



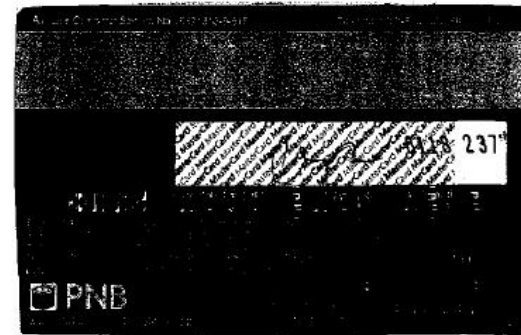
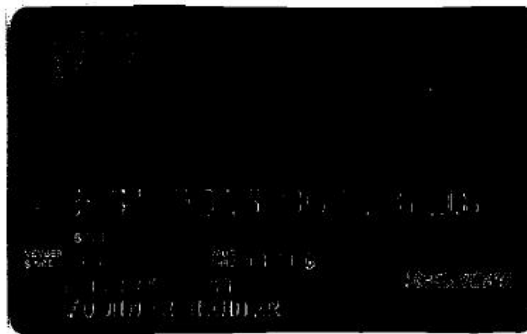
CHERRY SU



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How do you actually execute?



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Your Credit Card Tools

Online Help

Asiapay (HK) Limited (HK) https://www.paydollar.com/ECN/eng/merchant/help/popup_onlinehelp_ECI.htm

BD Gateway Online Help **BD Gateway**

[Chargeback Report](#) [Currency](#) [CVV Check](#) [DataFeed Ind.](#) [DataFeed Return](#) [Direct Payment Link](#) [ECI Indicator](#) [Holder Name](#) [IP](#) [IP Country Code](#) [Login Name](#) [Logout](#) [Merchant Reference \(Merchant Ref.\)](#) [Operations](#) [Original Reference No.](#) [Payment Method](#) [Payment Status](#) [Password](#) [Password / Login Name Modification](#) [Payer Auth. Status](#) [Payment Method](#) [PDF](#) [Profile](#) [Remark](#) [Sales Report](#) [Schedule Payment](#) [Services](#) [Support](#) [System Reference No.](#) [Transaction Date](#) [Transaction Details](#) [Transaction Summary](#) [Void Sales \(How-to\)](#)

ECI

Electronic Commerce Indicator (ECI) is a value that is returned from the Directory Server (Visa, MasterCard, and JCB) to indicate the authentication results of your customer's credit card payment on 3D Secure.

VISA	
ECI Value	Definition
05	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful
06	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: 1. 3D cardholder not enrolled 2. Card issuing bank is not 3D Secure ready
07	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction

MasterCard	
ECI Value	Definition
00	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction
01	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: 1. 3D Cardholder not enrolled 2. Card issuing bank is not 3D Secure ready
02	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful

JCB	
ECI Value	Definition
05	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful
06	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: 1. 3D Cardholder not enrolled 2. Card issuing bank is not 3D Secure ready
07	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction



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Your Credit Card Tools



Transaction Detail

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Action	Screening	Transaction Date	Capture Date	Merchant Ref.	System Ref.	Original Ref.	App Code	Payment Mtd.	Card/Account	CVV Check	Exp Mth	Exp Year	Holder Name	Curr.	Original Amt	Amount	Status	ECI	Reject Message	Payer IP	IP Country	Remark	Payer Auth	Payer Auth Ref	Payer Response Code	Payer Response Detail
VOID	SCREEN	2015-02-23 03:22:10		23338	001014542594	001014542594	263879	MC	*****7104	Y	02	2018	Jaideah Sarah Narag	PHP	1019.07	1019.07	Accepted	02		112.198.77.12	PH	Y	JH4kpYYqFXVTCBEBUwpAREAAAA=		0	Successful enrollment or Authentication
	SCREEN	2015-02-18 20:03:33		23321	001014539615	001014539615		VC	*****1455	Y	10	2015	Henry Araneta	PHP	1374.17	1374.17	Rejected		Payer Auth. Fail	125.60.156.165	PH	N			1003	Authentication Fail. Transaction status is 'N' in PARes
	SCREEN	2015-02-18 20:02:13		23321	001014539614	001014539614		VC	*****5990	Y	03	2016	Henry Araneta	PHP	1374.17	1374.17	Rejected		Payer Auth. Fail	125.60.156.165	PH	P				
	SCREEN	2015-02-16 22:10:16		23321	001014538076	001014538076		VC	*****4227	Y	07	2016	Sandra O Donnell	PHP	8340.39	8340.39	Rejected		Payer Auth. Fail	125.60.156.255	PH	N			1003	Authentication Fail. Transaction status is 'N' in PARes
	SCREEN	2015-02-16 22:09:38		23321	001014638074	001014538074		VC	*****9011	Y	10	2017	Henry Araneta	PHP	8340.39	8340.39	Rejected	06	Bank Decline	125.60.156.255	PH	A			1001	Enrollment Fail. Enrolled status is 'N' in VERes
	SCREEN	2015-02-16 22:08:21		23321	001014538073	001014538073		VC	*****4940	Y	02	2017	Karen Lynch	PHP	8340.39	8340.39	Rejected		Payer Auth. Fail	125.60.156.255	PH	N			1002	Enrolled cardholder, but the verification process is currently unavailable

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Key takeaways -and- Q & A

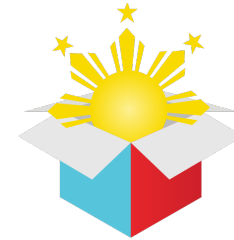


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-  **It's never easy**
-  **Must be keen on details**
-  **Get trustworthy partners (ahem!)**



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