Blocked Cards and Transaction Constraints

Blocked Cards

It is possible to block multiple cards across all merchants in an account or across multiple specified accounts by using the *Blocked Cards* feature. It allows you to check the status of a payment card and block or unblock as needed. For example, if a particular payment card has repeated chargebacks, you may want to block the card.

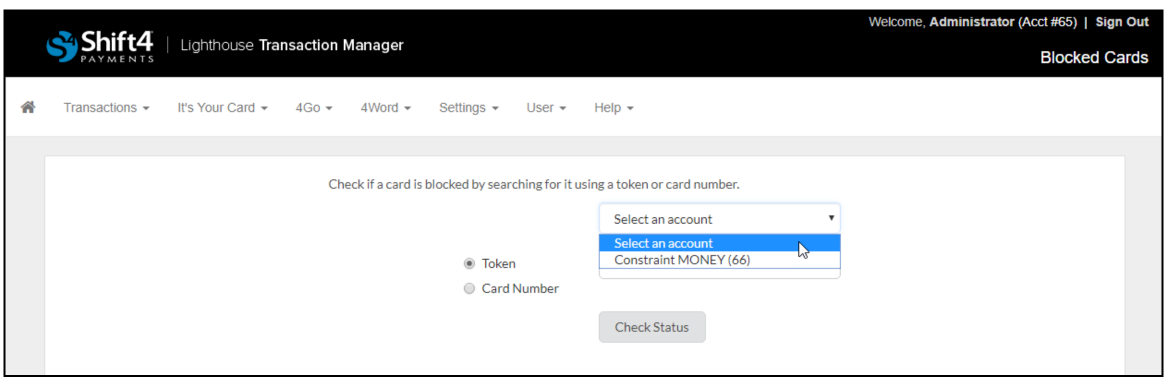
Note: This feature is for administrators and must be enabled by Shift4, contact support at 702.597.2480, option 2 to enable.

Once *Blocked Cards* is set up for your account, a new menu item in Lighthouse Transaction Manager will be enabled for administrators called *Blocked Cards*.

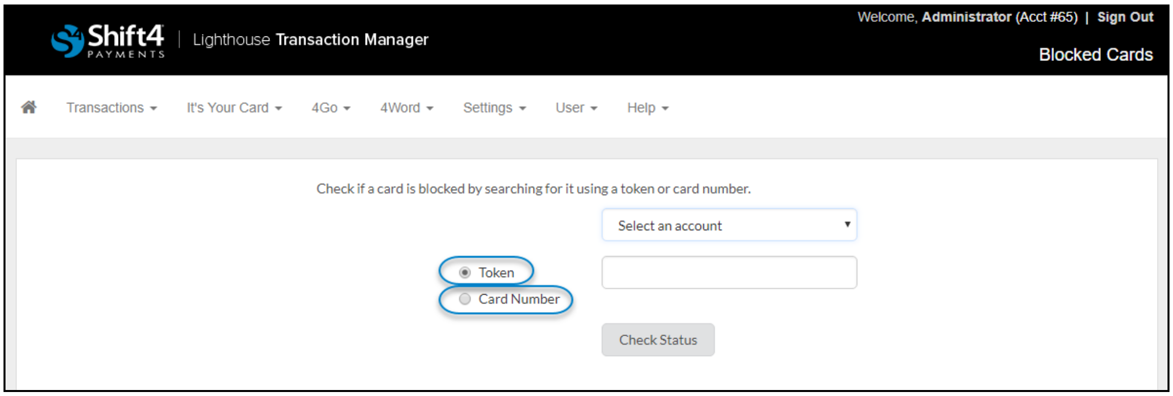
Using the Blocked Cards Feature

To block a payment card, unblock a payment card, or check a payment card's status, perform the following steps:

1. From the menu, select **Settings** > **Blocked Cards**.
2. (If Applicable) On the *Blocked Cards* page, if you are logged into a centralized account, select an account from the *Select an account* list.



3. On the **Blocked Cards** page, select an option:



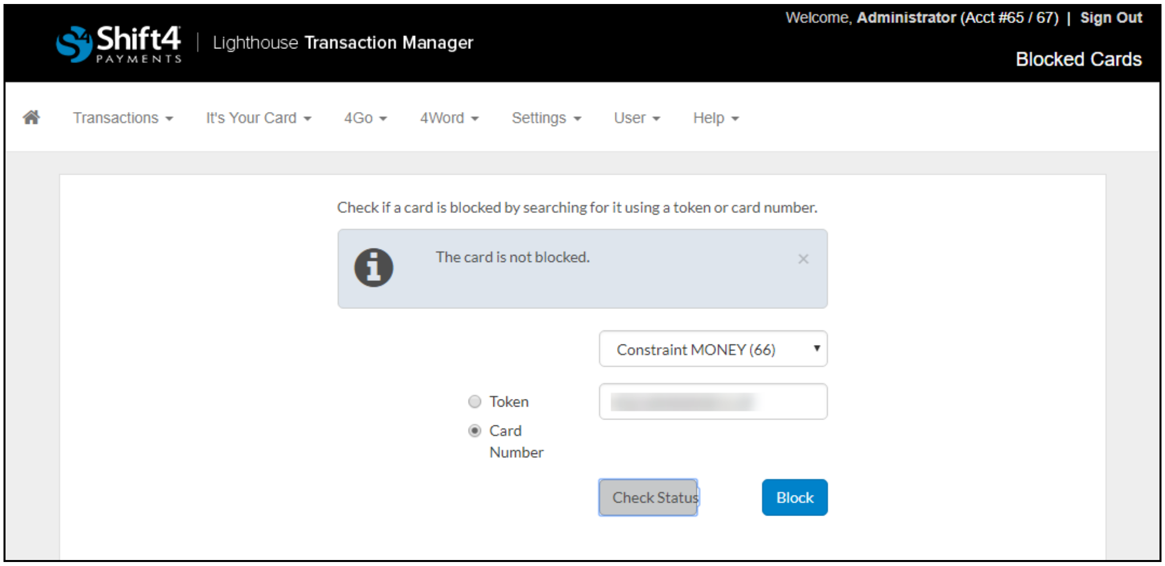
- **Token** - select if you are using a TrueToken®.

Note: Selecting *Token* will block the payment card, not just the TrueToken.

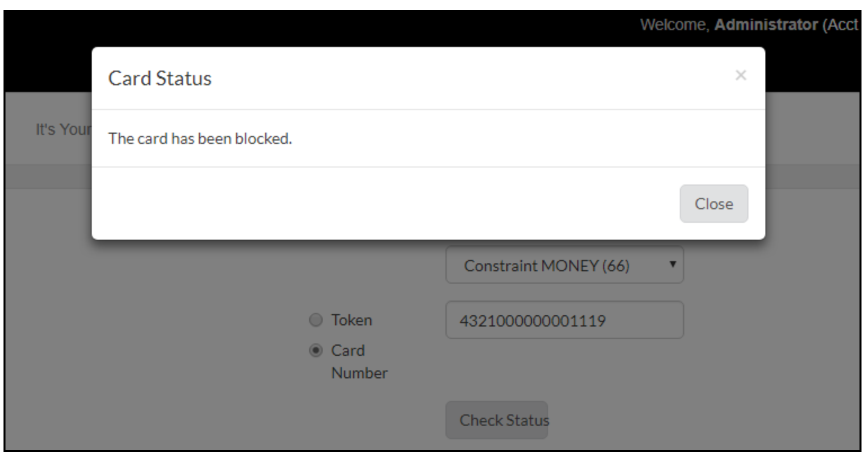
- **Card Number** - select if you are using a payment card number.

4. Type the TrueToken or payment card number in the box.
5. Click **Check Status**.

6. The **Card Status** window will display the current status:

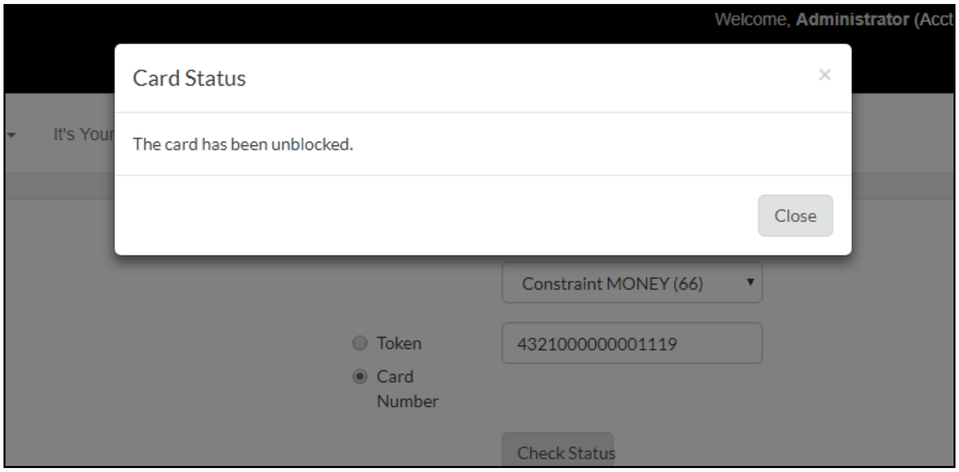


7. (If Applicable) If the card is not blocked and you want to block it, click *Block*.



- The *Card Status* window will confirm the card has been blocked
- Click *OK*.

8. (If Applicable) If the card is blocked and you want to unblock it, click *Unblock*.



- The *Card Status* window will confirm the card has been unblocked.
- Click *OK*.

Transaction Constraints

It is possible to set constraints for payment card transactions. Up to six constraints may be set for each Merchant ID. This option is especially helpful to e-commerce merchants because it allows the setting of thresholds based on card usage over time.

Setting up *Transaction Constraints* is performed by an administrator in Lighthouse Transaction Manager by setting up rules based on count and amount. An example might be a rule that blocks any transaction that occurs after the same card is used 6 times in a two day period.

The feature allows the merchant to deny transactions in real time that reach a threshold for authorization and sale transactions set by the administrator. Unlike Fraud Sentry® in Lighthouse Transaction Manager, which flags suspicious card transactions after the fact during the auditing process, *Transaction Constraints* will decline any transaction that reaches the set threshold limit at the time the limit is reached.

Constraints are enforced as a best effort since transactions that occur within 60 seconds could exceed the constraint. Refunds and sale voids are not counted in the *Transaction Constraints*. It is NOT recommended to use *Transaction Constraints* in conjunction with Secure Offline Stand-in™.

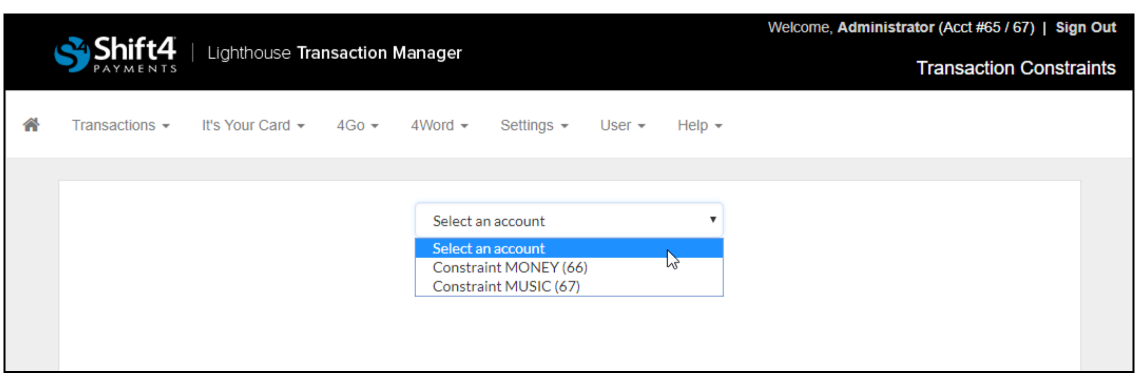
Note: When the UTG is offline, it will be unable to apply constraints.

To enable *Transaction Constraints* for an account, contact Shift4 Support. Once Shift4 has set up this functionality for your account, the *Transaction Constraints* option will be added to your menu bar in Lighthouse Transaction Manager.

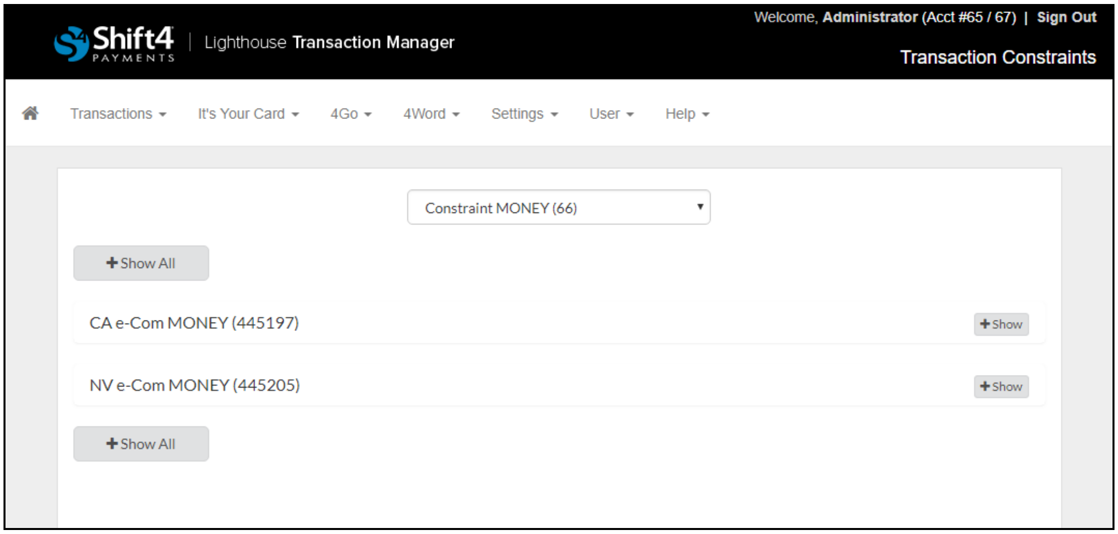
Using the Transaction Constraints Feature

To add a constraint in Lighthouse Transaction Manager, perform the following steps:

1. From the menu select **Settings** > **Transaction Constraints**.
2. (If Applicable) On the *Transaction Constraints* page, if you are logged into a centralized account, select an account from the *Select an account* list.



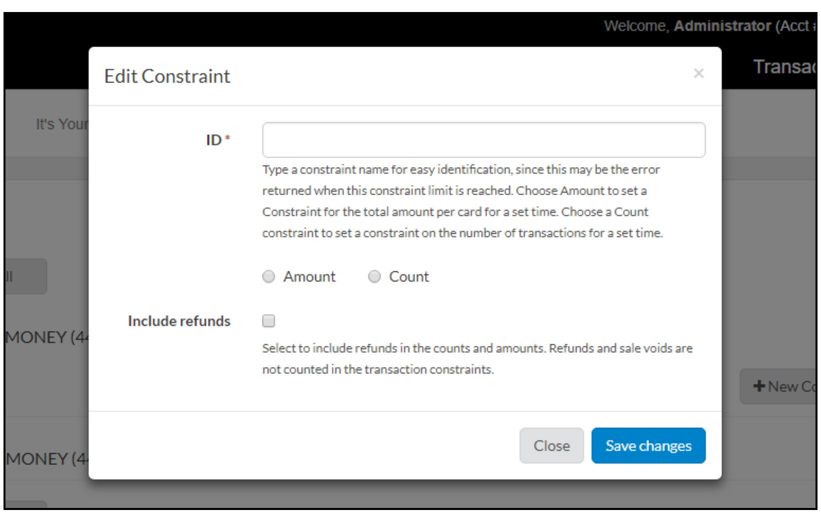
3. On the **Transaction Constraints** page, click the desired **Merchant ID** from the populated list or click **Show All**.



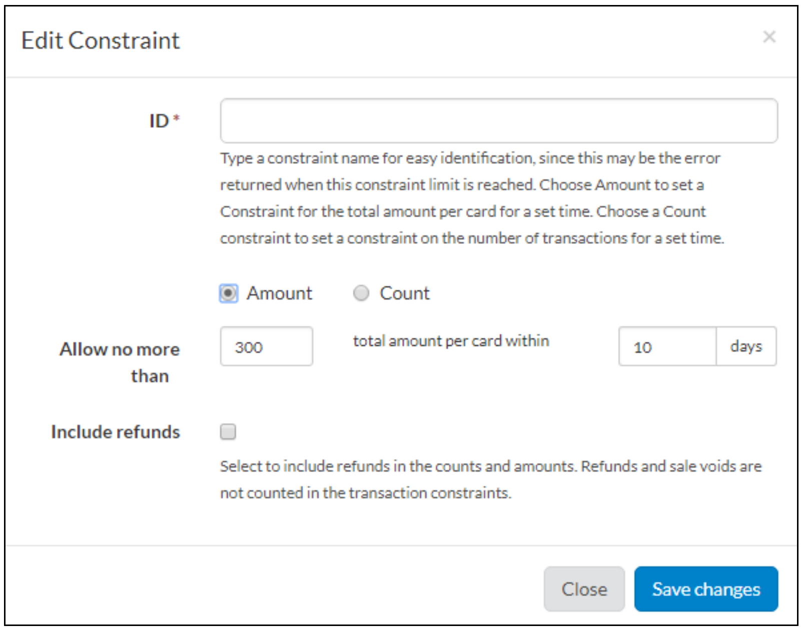
4. To add a new constraint, click **+ New Constraint**.

Note: If six constraints are already set up for a Merchant ID, a message will be displayed: *Maximum amount of rules per merchant reached.*

5. In the **New Constraint** window, configure the following:

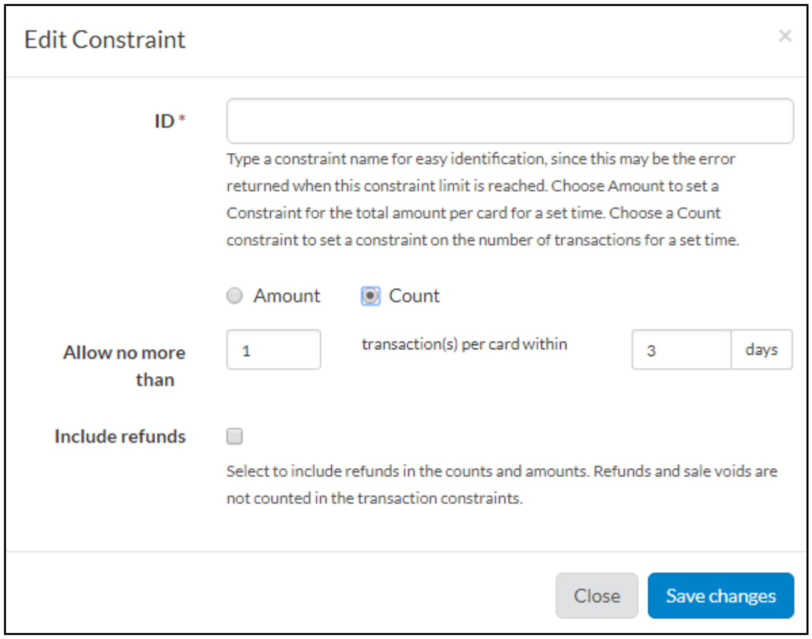


- In the **ID** box, type an ID for the constraint. (When the constraint is reached, this ID will be returned to the POS in the short error message and the constraint will be returned in the long error message.)
- (If Applicable) Select *Amount* to add an amount constraint, and configure the following:



  - Type an amount in the box following *Allow no more than* to specify the transaction amount threshold.
  - Type a number in the box after *total amount per card within* to specify a threshold for the number of days.
  - Click *OK*.

- (If Applicable) Select *Count* to add a count constraint, and configure the following:



  - Type a number in the box following *Allow no more than* to specify the transaction count threshold.
  - Type a number in the box after *transaction(s) per card within* to specify a threshold for the number of days.
  - Click *OK*.

Deleting a Constraint

To delete a constraint, perform the following steps:

1. Click next to the desired constraint.
2. In the **Delete Constraint** window, click **Delete**.