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:

![Card Status Window]

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

   ![Block Card Window]

   - 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**.

![Transaction Constraints](image)

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:

![New Constraint](image)
- 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 ![icon] next to the desired constraint.
2. In the Delete Constraint window, click Delete.