

Blackbaud Merchant Services™

Fraud Management and Prevention

Globally, credit card fraud is on the rise and the threat is greatest for organizations processing online (card-not-present) transactions. Blackbaud Merchant Services—Blackbaud’s PCI-compliant payment processing solution—mitigates your risk by encrypting credit card data, automatically blocking transactions based on Internet-Protocol (IP) addresses or blacklisted cards, and providing additional fraud management tools.

Fraud Management Basics

Basic fraud management settings are configured within the Blackbaud Merchant Services Web Portal and include:

- **Card Security Code Check (CSC)**
The CSC or Card Verification Value (CVV or CVV2) is a three- or four-digit number that appears on the credit card and nowhere else. It helps ensure that the person who makes the purchase or online donation has the physical credit card in his or her possession.
- **Address Verification Service (AVS)**
AVS verifies the credit card billing address provided by the user matches the address on file with the credit card company.
- **Three-Domain Secure (3DS) Authorization**
Used by major credit card brands, including Visa® and MasterCard®, this authentication standard requires cardholders to register their cards through the card issuer’s website and specify credentials to be used for online transactions.
- **Suspect Transaction Notification**
You can opt in to receive email notifications when a suspect transaction is flagged, such as a submission from a questionable IP address or multiple transactions from the same credit card within a short period of time.



Mitigate Fraud

Blackbaud Merchant Services protects your organization and your constituents from payment card fraud.

[Learn more](#)

Protection and Support Built for You

Blackbaud's Risk Management and Chargebacks team continually monitors Blackbaud Merchant Services accounts for fraudulent activity and works closely with clients and organizations—including the [Internet Crime Complaint Center \(IC3\)](#), a joint venture of the Federal Bureau of Investigation (FBI) and National White Collar Crime Center (NW3C)—to manage and report fraud.

Mitigate Online Credit Card Fraud

If your organization has experienced fraud or a large number of suspect transactions, it will benefit from our additional fraud management capabilities. Designed for online transactions, these capabilities are available to all users of Blackbaud Merchant Services at no additional cost.

With this extra layer of fraud protection, Blackbaud Merchant Services generates a fraud score based on the likelihood of the credit card transactions being fraudulent. Those transactions with the greatest risk are assigned the highest scores. A default risk score has already been set for your account. Transactions exceeding the score are automatically rejected based on a review of the following:

- **Anonymous Proxies**
Anonymous proxies are used to help cybercriminals hide their true locations. Blackbaud Merchant Services rejects all transactions from anonymous proxies. It also tracks information about the devices used to submit online transactions and can identify when a scammer changes proxies while on a website or between visits to a donation page.
- **High-Risk Countries**
Certain countries have a high risk of scams and credit card fraud. Our fraud protection tools reject all transactions that come from these countries.
- **Account Velocity**
Blackbaud Merchant Services is set up to deny transactions based on the number of times the same card data—credit card number, card type, and expiration date—has been used within a short duration.

FRAUDULENT TRANSACTION NOTIFICATION

Receive an email summary alerting you of transactions rejected as fraudulent as part of our fraud management service.



About Blackbaud

Leading uniquely at the intersection point of technology and social good, Blackbaud connects and empowers organizations to increase their impact through cloud software, services, expertise, and data intelligence. We serve the entire social good community, which includes nonprofits, foundations, companies, education institutions, healthcare organizations, and the individual change agents who support them.