

Authorization status: Declined by Fraudsight

Purpose:

To assist the customer when this authorization block exists on their order

Guidelines:

Follow these steps when an authorization block is in place and the resulting text of "TRANSACTION DECLINED BY FRAUDSIGHT" is present. (See example below)

Payment Cards Standard * ▾													
Card Type	Card Number (Token)	Expiration Date	Maximum Amount	Limit To	Is Pre-authorized	Status	Billing Status	Authorized Amount	ZIP Code Check	Address Check	Response	Result Text	Autho... Number
VISA	410039006419...	05/2026	816.20	<input checked="" type="checkbox"/>	<input type="checkbox"/>	◊	Not Relevant	0.00			(Not Relevant)		
VISA	410039006419...	05/2026	0.00	<input type="checkbox"/>	<input type="checkbox"/>	☒ Authorization block	Not Relevant	0.00			C (Unsuccessf...	TRANSACTION DECLINED BY FRAUDSIGHT	

Process:

STEP	ACTION
1	Call the cardholder's bank to verify that the personal information provided matches what the bank has on file
Note:	Minimum verification requirements are <i>customer name, billing address, and phone number</i> ALL match the bank's records as the cardholder
A)	If any of the three items above do not match, then advise the customer that they will need to use an alternative method of payment, or we will need to cancel the order (If customer does not have an alternative method of payment immediately, advise them that they can place a new order on the web or by phone at their convenience)
B)	If all items match, then advise the customer that our next step is for us to determine if the block was initiated by our system, or their bank. Why does that matter? If it is blocked by our system, we can remove the block immediately and process the order. If it is blocked by a customer's bank, the customer will need to contact their bank to remove the block. Provide the customer with the expectation that this process can take up to 1 business day (Do not reference or use the phrase "possible fraud")

<p>2</p>	<p>Complete the following template and email the information to your assistant manager or manager who will use the IQ database to determine if the block was placed by Discount Tire or the bank</p> <p><i>To: Assistant Manager</i> <i>CC: Manager</i> <i>Subject: Fraudsight block verification request</i></p> <p><i>Template:</i> <i>Order Number:</i> <i>Date Bank Called:</i> <i>Name of Bank Called:</i> <i>Name of Bank Rep s/w:</i> <i>Name of DT Rep that called:</i></p>
<p>A)</p>	<p>If the block was placed by Discount Tire the card will be placed in "AutoPass" status by the assistant manager or manager</p>
<p>B)</p>	<p>The agent will be notified by the assistant manager or manager whether the order can be processed or will need to be canceled</p>
<p>C)</p>	<p>Agent follows back up with the customer to either confirm the order has been processed or collect alternative payment method/cancel as required</p>

Contact:

Please see an assistant manager or manager with questions.