

User Guide

❖ Users

- How to create users
- How to configure user permissions
- How to edit existing user account permissions

❖ Reports

- View all transactions on a daily, weekly or monthly basis.
- How to search for a transaction
- Transaction Advise Service
- Track your daily or monthly transactions in value and volume
- How to generate reports
- Receiving scheduled reports on a daily, weekly or monthly basis
- Where to download reports
- How to set up your email to receive notifications on transactions, antifraud alerts and exceptions
- Transaction statistics

❖ Security

- Why are transactions placed On Hold?
- What to do when a transaction is placed On Hold
- How to Refund and Void a transaction
- AntiFraud system

Home - Users

How to create users?

Home Reports Security Integrations Invoicing API Account

Home
Welcome
Bulletins
Virtual Terminal
Support tickets
User guides
Change password

Users
Existing users
Add new user

Add new user

User details		
Title:	<input type="text"/>	
* Forenames:	<input type="text"/>	
* Surname:	<input type="text"/>	
* Email address:	<input type="text"/>	This will be the users login.
* Confirm email address:	<input type="text"/>	
Contact information		
* Address line 1:	<input type="text"/>	
Address line 2:	<input type="text"/>	
Address line 3:	<input type="text"/>	
* City/Suburb:	<input type="text"/>	
Region/State:	<input type="text"/>	
* Country:	--Select--	
Post/Area code:	<input type="text"/>	
Phone number:	<input type="text"/>	
Alternate phone number:	<input type="text"/>	
Permissions		
Transactions		
<input checked="" type="checkbox"/> List/search transactions	<input checked="" type="checkbox"/> View transaction details	<input checked="" type="checkbox"/> Update transaction (refund, void, hold etc)
<input checked="" type="checkbox"/> Virtual Terminal	<input checked="" type="checkbox"/> Invoicing	<input type="checkbox"/> Batch processing
<input type="checkbox"/> Repeat billing configuration	<input type="checkbox"/> Repeat Billing Virtual Terminal	
Reports		
<input checked="" type="checkbox"/> Report configuration	<input checked="" type="checkbox"/> Report download	<input checked="" type="checkbox"/> Transaction exceptions
Configuration		
<input checked="" type="checkbox"/> Payment page configuration	<input type="checkbox"/> Payment page activation	
Admin		
<input checked="" type="checkbox"/> Document area	<input type="checkbox"/> Download from document area	<input type="checkbox"/> Security configuration (AntiFraud)
<input type="checkbox"/> Service API configuration	<input type="checkbox"/> User management	

How to configure user permissions

Permissions		
Transactions		
<input checked="" type="checkbox"/> List/search transactions	<input checked="" type="checkbox"/> View transaction details	<input checked="" type="checkbox"/> Update transaction (refund, void, hold etc)
<input checked="" type="checkbox"/> Virtual Terminal	<input checked="" type="checkbox"/> Invoicing	<input type="checkbox"/> Batch processing
<input type="checkbox"/> Repeat billing configuration	<input type="checkbox"/> Repeat Billing Virtual Terminal	
Reports		
<input checked="" type="checkbox"/> Report configuration	<input checked="" type="checkbox"/> Report download	<input checked="" type="checkbox"/> Transaction exceptions
Configuration		
<input checked="" type="checkbox"/> Payment page configuration	<input type="checkbox"/> Payment page activation	
Admin		
<input checked="" type="checkbox"/> Document area	<input type="checkbox"/> Download from document area	<input type="checkbox"/> Security configuration (AntiFraud)
<input type="checkbox"/> Service API configuration	<input type="checkbox"/> User management	

How to edit existing user account permissions

Home Reports Security Integrations Invoicing API Account

Home

Welcome

Bulletins

Virtual Terminal

Support tickets

User guides

Change password

Users

Existing users

Add new user

Users

User1		
✔ List/search transactions	✔ View transaction details	✔ Update transaction (refund, void, hold etc)
✔ Virtual Terminal	✔ Invoicing	✘ Batch processing
✔ Report configuration	✔ Report download	✔ Transaction exceptions
✔ Payment page configuration	✔ Payment page activation	✘ Document area
✘ Download from document area	✔ Service API configuration	✔ Security configuration (AntiFraud)
✔ User management		

Ms.		
✔ List/search transactions	✔ View transaction details	✘ Update transaction (refund, void, hold etc)
✔ Virtual Terminal	✘ Invoicing	✘ Batch processing
✘ Report configuration	✔ Report download	✔ Transaction exceptions
✘ Payment page configuration	✘ Payment page activation	✘ Document area
✘ Download from document area	✘ Service API configuration	✘ Security configuration (AntiFraud)
✘ User management		

Home Reports Security Integrations Invoicing API Account

Home

Welcome

Bulletins

Virtual Terminal

Support tickets

User guides

Change password

Users

Existing users

Add new user

User - [redacted]

User details	
Title:	
Forenames:	[redacted]
Surname:	[redacted]

Contact information	
Address line 1:	Karama Dubai
Address line 2:	P.O.Box: 7647
Address line 3:	
City/Suburb:	Dubai
Region/State:	
Country:	United Arab Emirates
Post/Area code:	
Phone number:	[redacted]
Alternate phone number:	

Permissions		
General		
✘ Force password change		
Transactions		
✔ List/search transactions	✔ View transaction details	✔ Update transaction (refund, void, hold etc)
✔ Virtual Terminal	✔ Invoicing	✘ Batch processing
✘ Repeat billing configuration	✘ Repeat Billing Virtual Terminal	
Reports		
✔ Report configuration	✔ Report download	✔ Transaction exceptions
Configuration		
✔ Payment page configuration	✔ Payment page activation	
Admin		
✘ Document area	✘ Download from document area	✔ Security configuration (AntiFraud)
✔ Service API configuration	✔ User management	

Reports

Transaction List – view list of all transactions on daily, weekly or monthly basis

Home **Reports** Security Integrations Invoicing API Account

Reports

Transaction list

Transaction search

Transaction charts

Transaction stats

Download

Generate

Schedule

Configuration

Exceptions

Email notifications

Transaction list

10 02 (Feb) 2018 to 15 02 (Feb) 2018 List

TransRef	Date	Time	Type	Amount	Name	Description	Mode	Status
021588398045	14 Feb 2018	17:47	Capture	Dh5,850.75	Mr Ivan c		Live	Authorised
021587928045	14 Feb 2018	17:37	Sale	Dh14,482.00	MR MUR		Live	Declined
018900808045	14 Feb 2018	16:04	Sale	Dh5,520.00	Mr Sures		Live	Authorised
021582928045	14 Feb 2018	16:03	Sale	Dh5,509.00	Mr. Jaya		Live	Authorised
018843288044	13 Feb 2018	14:19	Auth	Dh5,850.75	Mr Ivan c		Live	Authorised
021408878042	11 Feb 2018	09:44	Sale	Dh2,380.00	Ms KATF		Live	Declined
018894818041	10 Feb 2018	17:37	Sale	Dh6,056.75	Mr. Kamr		Live	Authorised
021385988041	10 Feb 2018	14:34	Sale	Dh2,380.00	Ms Katrin		Live	Declined
021358318041	10 Feb 2018	11:23	Sale	Dh3,370.00	Mr SAG4		Live	Authorised
021350498041	10 Feb 2018	09:20	Sale	Dh2,380.00	Ms Katrin		Live	Declined

Transaction Advise Service

Transaction Type

Type	Details
Sale	A standard online transaction. If authorised the relevant amount will be debited from the customers' card.
Void	A method used to cancel a sale transaction. This can only be done within a short time after the sale transaction was processed. The void amount is always the same as the original sale amount.
Refund	Used to credit an amount back to the customer. The refund amount may be the same as or less than the original Sale amount.
Refund Reversal	This can be used to cancel a refund, and can only be done within a short time after the refund was processed. Not all acquirers support this transaction type.
Auth	A pre-authorisation transaction. This is similar to a sale, but the amount is not immediately debited from the customers' card. Instead the amount is reserved on that card, and can then be debited at a later date using a capture transaction. Until the capture transaction is processed, no funds will be debited.
Release	Used to release any funds that have previously been reserved by an auth transaction. No funds are debited from the card, and the capture option can no longer be used
Capture	Used to debit funds that have been previously reserved using an auth transaction. This completes the transaction processing
Capture Reversal	This can be used to cancel a capture transaction, and can only be done within a short time after the capture was processed. Not all acquirers support this transaction type.

Transaction Status Codes

Status	Code	Message
A	Set by issuer	Authorised
A	Set by issuer	Authorised, but placed on hold. Manual inspection required
E	1	Invalid request
E	2	Transaction cost or currency not supplied
E	3	Cart ID not set
E	4	Invalid store ID
E	5	Transaction cost or currency not valid
E	6	Invalid transaction mode
E	7	Card expiry not supplied
E	10	Card number not supplied
E	11	Invalid card number
E	12	Card expired
E	14	Card type mismatch
E	15	Invalid card security code
E	16	Card security code not supplied
E	17	Name not valid/not supplied
E	18	Address not valid/not supplied
E	19	Country not valid/not supplied
E	20	IP address not valid/not supplied
E	21	Card/Currency combination not supported
E	22	Invalid transaction reference
E	23	Amount differs from original
E	24	Currency differs from original
E	25	Original transaction not authorized
E	26	Original transaction already voided
E	27	Original transaction not a sale
E	28	Original transaction not a refund
E	29	Amount greater than available balance
E	30	Card details differ from original
D	31	Not authorized
D	32	Original transaction cannot be voided
C	33	Transaction cancelled
D	34	No response
E	35	Unable to refund
E	36	Previous transaction is on hold
D	37	Blocked by acquirer
E	38	Invalid expiry date
E	39	Invalid transaction class
E	40	Invalid transaction type
D	41	Insufficient funds
D	42	Card security code mismatch
E	43	Email not valid/not supplied
E	44	Phone number not valid/not supplied
E	45	Transaction mode differs from original

D	46	3DSecure authentication not available for this card
D	47	3DSecure authentication rejected
E	48	Description not set
D	49	Sold out
E	50	Card is for ATM use only
D	51	Transaction part 1 not authorised
D	52	Transaction part 2 not authorised
X	53	Authorisation expired
D	80	Not authorised
D	90	Not authorised
D	91	Not authorised
D	92	Not authorised
E	98	Internal system error
E	99	Unknown error

How to search for a transaction

Home **Reports** Security Integrations Invoicing API Account

Reports

- Transaction list
- Transaction search**
- Transaction charts
- Transaction stats
- Download
- Generate
- Schedule
- Configuration
- Exceptions
- Email notifications

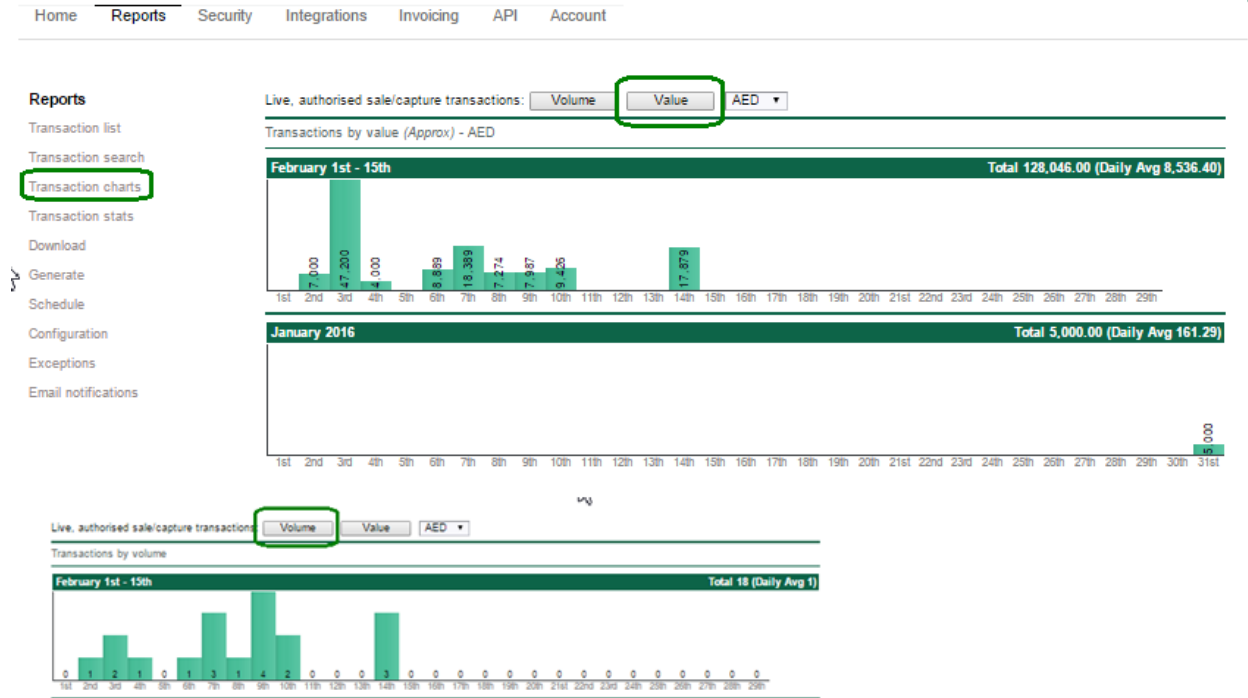
Transaction search

Enter the details you want to search for, select the search type and click 'Search'

Auto detect
 Auto detect
 Card ID
 Transaction reference
 Email address
 Authorisation code
 QuickLink ID
 Tracking code

Transaction Charts

A chart to track daily transactions in value and volume



How to generate reports

The screenshot shows the 'Report generator' interface. The 'Start date' is set to 1/01/2015, the 'End date' is set to 1/01/2016, and the 'Format' is set to 'Excel'. The 'Generate' button is highlighted with a green box.

Generate transaction report			
Start date:	1	01 (Jan)	2015
End date:	1	01 (Jan)	2016
Include tests:	No		
Format:	Excel		
<input type="button" value="Start"/>			

Receiving scheduled reports on daily, weekly or monthly basis

Home **Reports** Security Integrations Repeat billing Invoicing API Account

Reports

- Transaction list
- Transaction search
- Transaction charts
- Transaction stats
- Download
- Generate
- Schedule**
- Configuration
- Exceptions
- Email notifications

Report scheduler

Title	Description	Selection	Include tests	Format	Include detail file in emails
Daily transactions	Produce a report containing the previous days transactions.	Enabled	No	Excel	Yes
Weekly transactions	Produce a report containing the previous weeks transactions. Select which day of the week this should be generated on.	Disabled	No	Excel	No
Monthly transactions	Produce a report containing the previous months transactions. Runs on the 1st day of each month.	Disabled	No	Excel	No

Generated and scheduled reports will be available to download in Excel or CSV format

- Summary – Total of all transactions (authorised and not authorised)
- Trans – Detailed information about all transactions (authorised and not authorised)

Home **Reports** Security Integrations Repeat billing Invoicing API Account

Reports

- Transaction list
- Transaction search
- Transaction charts
- Transaction stats
- Download**
- Generate
- Schedule
- Configuration
- Exceptions
- Email notifications

Download reports

Type	Date	File
Transaction report	21 Jan 2016 15:08	Summary_20151207_20151214.zip / Trans_20151207_20151214.zip <i>Transactions for 07 Dec 2015 to 14 Dec 2015</i>
Transaction report	21 Jan 2016 15:08	Summary_20151207_20151214.zip / Trans_20151207_20151214.zip <i>Transactions for 07 Dec 2015 to 14 Dec 2015</i>
Transaction report	21 Jan 2016 09:30	Summary_20151225_20151231.zip / Trans_20151225_20151231.zip <i>Transactions for 25 Dec 2015 to 31 Dec 2015</i>
Transaction report	21 Jan 2016 09:29	Summary_20151225_20151231.zip / Trans_20151225_20151231.zip <i>Transactions for 25 Dec 2015 to 31 Dec 2015</i>
Transaction report	14 Dec 2015 08:22	Summary_20151207_20151214.zip / Trans_20151207_20151214.zip <i>Transactions for 07 Dec 2015 to 14 Dec 2015</i>
Transaction report	14 Dec 2015 08:21	Summary_20151207_20151214.zip / Trans_20151207_20151214.zip <i>Transactions for 07 Dec 2015 to 14 Dec 2015</i>
Monthly transaction report	07 Dec 2015 14:59	MonthlySummary_20151101_20151130.zip / MonthlyTrans_20151101_20151130.zip <i>Transactions for 01 Nov 2015 to 30 Nov 2015</i>

Configuration

Home Reports Security Integrations Repeat billing Invoicing API Account

Reports

- Transaction list
- Transaction search
- Transaction charts
- Transaction stats
- Download
- Generate
- Schedule
- Configuration**
- Exceptions
- Email notifications

Report configuration

Filename		
Include store ID	No	Select if the report filenames should contain the store ID.
Date format	YYYYMMDD (e.g. 20120815)	Report filenames may include one or more dates relating to the data contained within the report. You can choose which format you want those dates to be in.
ZIP file encryption		
Password		If you want to password protect each file you can specify a password here. If this is blank, then no encryption will be used.
AES mode	No	The standard ZIP encryption method is not very secure. You can select to use AES encryption instead, but not all ZIP utilities are able to decrypt files created this way. The AES encryption used is compatible with the format supported by WinZip.
Email		
Send reports to		
<input type="button" value="Update"/>		

Email Notifications

Set up your email to receive transaction notifications, antifraud alerts and transaction exceptions.

Home Reports Security Integrations Repeat billing Invoicing API Account

Reports

- Transaction list
- Transaction search
- Transaction charts
- Transaction stats
- Download
- Generate
- Schedule
- Configuration
- Exceptions
- Email notifications**

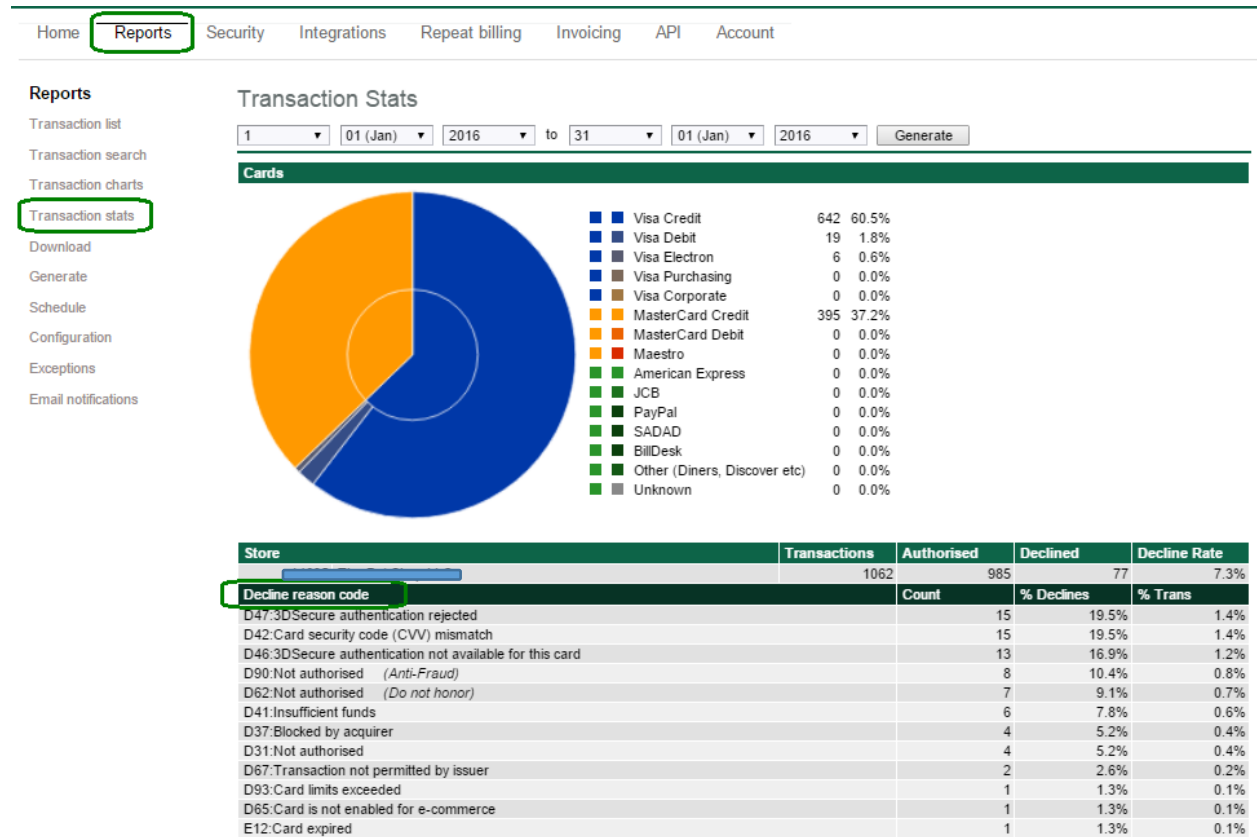
Email notifications

Transaction notification	
An email can be sent for each authorised transaction. Select if this should be done for live or test transactions. If you don't want an individual email for each transaction, then set the address to 'None'.	
<input checked="" type="checkbox"/> Test transactions	<input checked="" type="checkbox"/> Live transactions
Alert email address:	
AntiFraud alerts	
An email can be sent for any transaction which is placed on hold, or marked for review. Any transactions that are placed on hold must be manually inspected in order to allow them to be processed.	
Alert email address:	
Transaction exceptions	
If a transaction request is rejected, an exception report is generated. Enter a list of addresses (comma seperated) that you want any exception reports to be sent to.	
Email address list:	
<input type="button" value="Update"/>	

Transaction Statistics

Number of customers using Visa or Master Card and other alternative payments (if available)

Number of declined transactions and the reasons why they were declined



Security

Why are transactions placed On Hold?

TransRef	Date	Time	Type	Amount	Name	Description	Mode	Status
021584306045	14 Feb 2016	16:30	Auth	Dh914.85		Your purchase from dubai...	Live	⚠ ON HOLD
021578186045	14 Feb 2016	14:29	Auth	Dh227.00		Your purchase from dubai...	Live	⚠ ON HOLD

When a transaction is placed On Hold please review the Notes tab before you click ACCEPT, The transaction is marked for review as a potentially fraudulent transaction. Once you verify the customer and the transaction is genuine please click ACCEPT. If you are unable to obtain evidence that this is a genuine transaction then click CANCEL.

Once the transaction is Accepted, the transaction will be completed and you will see an additional linked transaction with Type of Capture.

You can view the transaction details under tabs for ADDRESS DETAILS, CARD DETAILS, EXTRA DATA FIELDS and NOTES

Home Reports **Security** Integrations Repeat billing Invoicing API Account

Security

On Hold transactions

Auth 021584306045 - ON HOLD

Transaction details

This transaction has been placed on hold by the AntiFraud sytem. You should carefully review the transaction details, and if appropriate obtain additional information such as proof of identity, address and card ownership before deciding to process this transaction.

Transactions should be processed within 5 days of the original authorisation date. Some card issuers may reject any attempt to capture the transaction after this time.

Time: 14 Feb 2016 16:30 GST
 Amount: AED 914.85
 Status: **ON HOLD**
 Cart ID: 94247
 Description: Your purchase
 Class: E-Commerce

Accept Cancel Match Support

Address details **Card details** **Extra data fields (0)** **Notes (2)**

14 Feb 2016	16:30	Transaction details matched to previous transaction - 021584206045
14 Feb 2016	16:30	Anti-Fraud Scan. Transaction marked for review

Add note

How to Refund or Void transactions?

When you have a customer dissatisfaction issue it is always advisable to refund the transaction in order to avoid any future disputes. Up until midnight on the day the transaction was processed Void can be used. Void cancels the transaction in full and no record of it will appear on the customer’s card statement.

If VOID is not available on the transaction use Refund. You can refund the full or partial amount. Refunds can take up to 30 days to be credited to the cardholders account.

Home **Reports** Security Integrations Invoicing API Account

Reports

Transaction search

Sale [redacted] 079 - Authorised

Transaction details

Time: 19 Mar 2016 10:51 GST
 Amount: AED 85.00
 Auth Code: 023540
 Cart ID: 100001593
 Description: Your order from [redacted]
 Class: E-Commerce

Void 85.00 Refund Match Support

Address details **Shipping details** **Payment** **Extra data fields (0)** **Notes (0)**

Title: Mr
 Forenames: [redacted]
 Surname: [redacted]
 Address line 1: Po box
 Address line 2:
 Address line 3:
 City/Suburb: Motorcity
 Region/State: Dubai
 Country: United Arab Emirates
 Post/Area code: 81105
 Email address: [redacted]
 Phone number: [redacted]
 IP Address: [redacted] United Arab Emirates

Transactions marked for review

Transactions marked for review do not need to be actioned. They are marked for review because the antifraud system believes them to be suspicious based on subsequent linked transactions. You should review the Notes tab for such transactions and decide whether further action may be required in order to avoid future transaction disputes.

Security						
Home	Reports	Security	Integrations	Invoicing	API	Account
Security						
On Hold transactions						
Transaction review	Anti-Fraud transaction review					
Date	Time	TransRef	Description	In relation to		
16 Mar 2016	16:33	023260886076	16 Mar 2016 16:33, ECom, Auth, AED 69.00			
14 Mar 2016	19:58	010475696074	14 Mar 2016 19:58, ECom, Auth, AED 69.00			
14 Mar 2016	13:14	010451566074	14 Mar 2016 13:14, ECom, Auth, AED 149.00			
14 Mar 2016	12:45	023133436074	14 Mar 2016 12:45, ECom, Auth, AED 169.00			
14 Mar 2016	12:34	010449506074	14 Mar 2016 12:34, ECom, Auth, AED 69.00			
14 Mar 2016	12:07	023082856073	13 Mar 2016 13:59, ECom, Sale, AED 85.00	010447916074		
14 Mar 2016	12:07	010447916074	14 Mar 2016 12:07, ECom, Auth, AED 149.00			
11 Mar 2016	14:50	010303746071	11 Mar 2016 14:50, ECom, Auth, AED 65.00			
08 Mar 2016	18:52	022830936068	08 Mar 2016 18:52, ECom, Auth, AED 52.00			

Security						
Home	Reports	Security	Integrations	Invoicing	API	Account
Security						
On Hold transactions						
Transaction review	Auth 023260886076 - Authorised					
Transaction details						
Time:	16 Mar 2016 16:33 GST					
Amount:	AED 69.00					
Auth Code:	281077					
Card ID:	100001555					
Description:	Your order from [redacted]					
Class:	E-Commerce					
<input type="button" value="Void"/>		<input type="button" value="Match"/>		<input type="button" value="Support"/>		
Address details	Payment	Extra data fields (0)	Notes (4)			
16 Mar 2016	17:55	Capture AED 69.00 - 023265886076				
16 Mar 2016	17:55	Transaction hold removed - 023265886076				
16 Mar 2016	16:33	Transaction details matched to previous transaction - 010577556076				
16 Mar 2016	16:33	Anti-Fraud Scan. Transaction marked for review				
<input type="text"/>					<input type="button" value="Add note"/>	

16 Mar 2016	17:55	Capture AED 69.00 - 023265886076
16 Mar 2016	17:55	Transaction hold removed - 023265886076
16 Mar 2016	16:33	Transaction details matched to previous transaction - 010577556076
16 Mar 2016	16:33	Anti-Fraud Scan. Transaction marked for review

Antifraud System

Processing Rules

Home Reports **Security** Integrations Invoicing API Account

Security

- On Hold transactions
- Transaction review
- Processing rules**
- Card amount limit
- Card filter
- Country controls
- Email notifications
- Transaction advice

Processing rules

No rules defined for this store.

Add new rule

<input checked="" type="checkbox"/>	IP country	is	registered to	--Select--
<input checked="" type="checkbox"/>	Billing country	is		--Select--
<input checked="" type="checkbox"/>	Card	is	issued id	--Select--
<input checked="" type="checkbox"/>	Currency	is		--Select--
<input checked="" type="checkbox"/>	Amount	is	more than	
<input checked="" type="checkbox"/>	Class	is		--Select--
<input checked="" type="checkbox"/>	MPI status	is		--Select--
<input checked="" type="checkbox"/>	The count of transactions with --Select-- in the last --Select-- is more than			

Place the transaction on HOLD

Card Amount Limit

You can set an upper limit to the value that will be accepted from any card over a set period of time. If the transaction to be processed would cause that limit to be exceeded, then the transaction will be blocked.

Home Reports **Security** Integrations Invoicing API Account

Security

- On Hold transactions
- Transaction review
- Processing rules
- Card amount limit**
- Card filter
- Country controls
- Email notifications
- Transaction advice

Card Amount Limit

You can set an upper limit to the value that will be accepted from any card over a set period of time. If the transaction to be processed would cause that limit to be exceeded, then the transaction will be blocked.

Limit details

Number of days:	<input type="text" value="2"/>
Amount:	<input type="text" value="UAE Dirhams"/> <input type="text" value="1000"/>

Card Filter

This page allows you to control the Card Filter options within the Hosted Payment Pages. With this you can supply details of pre-registered cards with each transaction request. If a card other than one specified in the pre-registered list is used then the transaction will be declined.

For more details on the use of the Card Filter, and how to specify the list of pre-registered cards, please consult the Hosted Payment Page integration guide.

Home Reports **Security** Integrations Invoicing API Account

Security

- On Hold transactions
- Transaction review
- Processing rules
- Card amount limit
- Card filter**
- Country controls
- Email notifications
- Transaction advice

Card Filter

This page allows you to control the Card Filter options within the Hosted Payment Pages. With this you can supply details of pre-registered cards with each transaction request. If a card other than one specified in the pre-registered list is used then the transaction will be declined.

For more details on the use of the Card Filter, and how to specify the list of pre-registered cards, please consult the Hosted Payment Page integration guide.

Card Filter settings

Status: If disabled the any Card Filter data sent will be ignored. If mandatory, then Card Filter data must be sent with every transaction request.

Message: Transaction response message to use if the Card Filter details cause the transaction to be blocked. The response status will 'D' and the response code will be '80'.

Country Controls

This allows you to set transaction processing options that depend on the country given as part of the billing address, the country the card is issued in, and the country the consumers IP address is registered to.

Home Reports **Security** Integrations Invoicing API Account

Security

- On Hold transactions
- Transaction review
- Processing rules
- Card amount limit
- Card filter
- Country controls**
- Email notifications
- Transaction advice

Country controls

This allows you to set transaction processing options that depend on the country given as part of the billing address, the country the card is issued in, and the country the consumers IP address is registered to.

More details

Each country code related to a transaction is checked to see what processing options have been set in relation to that country. In most cases all of the country codes will be the same, but you will sometimes find transactions where more than one country code is involved - for example someone may be currently living and working in one country, but ordering items using a card issued in their home country.

The processing rules that can be applied are as follows:

- Hold - Region Place the transaction on hold unless all country codes are from the same region.
- Hold - Country Place the transaction on hold unless all country codes match.
- Hold Place the transaction on hold.
- Block - Region Block the transaction from being processed unless all country codes are from the same region.
- Block - Country Block the transaction from being processed unless all country codes match.
- Block Block the transaction from being processed.

For example, if you set 'United Arab Emirates' to 'Hold - Region' then if the billing country, card issue country or consumer IP country was the UAE, the transaction would be marked for manual inspection and placed on hold unless all country codes were from within the Middle East region.

Middle East			
Afghanistan	No action	Bahrain	No action
Iran	No action	Iraq	No action
Israel	No action	Jordan	No action
Kuwait	No action	Lebanon	No action
Oman	No action	Palestinian Territory, Occupied	No action
Oatar	No action	Saudi Arabia	No action
Syria	No action	Turkey	No action
United Arab Emirates	No action	Yemen	No action
Europe			
Albania	No action	Andorra	No action