

Low Fraud Score
(≤ 2)

Mid to High Fraud Score
(≥ 3)

Immediate

Automatically queue a review

Within 24 Hours

Treasury staff reviews order

Approve via gateway

Make phone call to customer to verify order legitimacy

Cancel order

Queue phone call for next day (no answer / left voicemail)

Request verbal authorization from gateway (spoke with customer)

Cancel Order (disconnected number, someone other than customer answered, etc.)

Within 48 Hours

Make phone call to customer

Release upon successful authorization

Cancel order

Request verbal authorization from gateway

Release upon successful authorization

Release upon successful authorization

As Required (immediate – one week)

Ship order

Ship order

Ship order

Ship order