Reach

Risk and Manual Reviews

Managing fraud is a challenging piece of any successful global strategy. Reach helps you to be successful in your global fraud strategy by providing various levels of fraud service.

OVERVIEW

Reach works with several platforms to detect fraud. Our system is comprised of several scoring- and rule-based systems that are updated on a regular basis.

Reach's user interface (found at admin.withreach.com) provides users a more granular look at specific details on each order. The tabs on the user interface include:

- Dashboard - The main dashboard provides an overview of the current activity, approvals, current flow per currency, and volume by payment method, among other general data points.

- Fraud - This tab shows the number of payments flagged for review. Different queries are available to users, who can search transactions based on order status. Those transactions showing the status "Pending" have been flagged and are in the process of being reviewed.≠

- Summary - When looking at a specific order, the Summary tab provides the information submitted by the buyer. The Review tab will show the status of the review. The Related tab shows any previous history processed through Reach and*or any linked orders. There are 3 different status comprised within the Pending (flagged for review) status under the Review tab:

    - Pending: This status shows the payment was flagged for review due to suspected activity (based on rules built for specific patterns and/or criteria)

    - In Progress: The review has been initiated and is being looked at by one of our agents (agent name will be shown under the status in the Review tab)

    - Completed: Once the review is completed, the result will be either Approved or Rejected. The notes section adjacent to the review status will provide further details on the decision.

- Some of the information mentioned in the notes section may not be readily available on the adjacent tabs; however, specifics on these details will be left for record keeping purposes.

- Reports - This tab offers a wider range of options to select from, build, and download your own queries. The user is able to look at orders on a per transaction basis, over a specific period of time, for various payment methods, statuses, countries, processing statuses, emails, and other data points. The file is downloadable in .CSV format, download file will be a CSV which will allow you to manipulate the data to your needs.

SERVICE LEVEL AGREEMENTS

Flagged orders will be reviewed within 12 hours. Please note that there may be some orders for which we require customers to verify specific data.

If a transaction is escalated (i.e. we require further information from a customer), we will reach out to that customer to verify details within 24 hours (in consideration of the customer's geographic zone).

If we do not receive a response from the shopper, a ticket will be created and sent to the customer. This ticket will request specific details that only the cardholder or the person placing the purchase will be able to verify, and also educates the customer on how to provide Reach the requested information in a secure way. The customer is given several options to contact Reach (e.g. email, callback, or our toll-free number, 1-855-220-6638).

In the case that the customer does not respond to this initial inquiry, our system will send an automated follow-up reminding the customer of the pending item within 48 hours. Our team will review the transaction once again in case there is extra information available.

Once 72 hours have passed, if the customer has not provided the requested information, a third review will be conducted and the review will be closed.

CONTACT

Any questions around reviews, decisions or transaction status can be directed to support@withreach.com or logged directly through the Reach support website. A support ticket will be created for you, and one of our team members will respond to your inquiry within the defined SLAs.

t: 1-855-220-6638
e: info@withreach.com
w: withreach.com

1920 150 9th Ave, SW
Calgary, AB, Canada
T2P 3H9