

Fraud Reporting Guide

Mastercard Fraud Reporting

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1. About This Document

This document describes how to use the GPS Mastercard fraud reporting facility to report fraud to Mastercard using the Fraud and Loss Database reporting service (previously known as the Mastercard System to Avoid Fraud Effectively (SAFE)).

Target Audience

This document is intended for GPS clients (Program Managers) who are using Mastercard.

What's Changed?

If you want to find out what's changed since the previous release, see the [Document History](#) section.

1.1. Related Documents

Refer to the table below for other documents which should be used in conjunction with this guide.

Document	Description
Chargeback Guide	Describes how to manage chargebacks using GPS.
Smart Client Guide	Describes how to use the GPS Smart Client to manage your account.

Other Guides

Refer to the table below for other relevant documents.

Document	Description
Mastercard SAFE Products User Guide	Explains the Mastercard System to Avoid Fraud Effectively (SAFE) and the SAFE Compliance Program.

2. Introduction

The Mastercard Fraud and Loss Database (previously System to Avoid Fraud Effectively (SAFE)) is a Mastercard repository of fraud transactions submitted by issuers. It is used for reporting, monitoring, and combating card fraud.

Mastercard requires issuers to report to the Fraud and Loss Database at the customer ID level all Mastercard transactions that the issuer considers to be fraudulent, even if the corresponding accounts are not closed or marked as fraud.

For issuers, Fraud and Loss Database reporting can be accessed directly via Mastercard Connect.

For other GPS customers, GPS provides an option on Smart Client to enable you to easily report a transaction as fraud to Mastercard. GPS sends a message to Mastercom using the MasterCom API.

2.1. MasterCom API

The Mastercom API offers Mastercard customers the ability to create and manage fraud reports in Mastercom. Mastercom is a system for dispute management and fraud reporting.

The Mastercom API is available to Program Managers and card issuers. GPS provides an interface to Mastercom via Smart Client, which means you do not need to develop your own Mastercom API integration. You need to opt in for the service with GPS. Please contact GPS Operations via JIRA.

Note: This service is only available in the Mastercom Europe/UK region. If you want access for another region, please contact both Mastercard and GPS to request this.

2.2. Using GPS for Fraud and Loss Reporting

Note: Access to Smart Client is required to use this service. In Smart Client, this service is still referred to as the **Mastercom SAFE report**.

2.2.1. Creating a Mastercom SAFE Report

You can use Smart Client to report fraudulent transactions to Mastercard.

To create a SAFE report:

1. Log in to Smart Client.
2. In the **Transactions** window, right-click the required transaction and select **Create Mastercom SAFE report**.

The **Create Mastercom SAFE report** window is displayed.

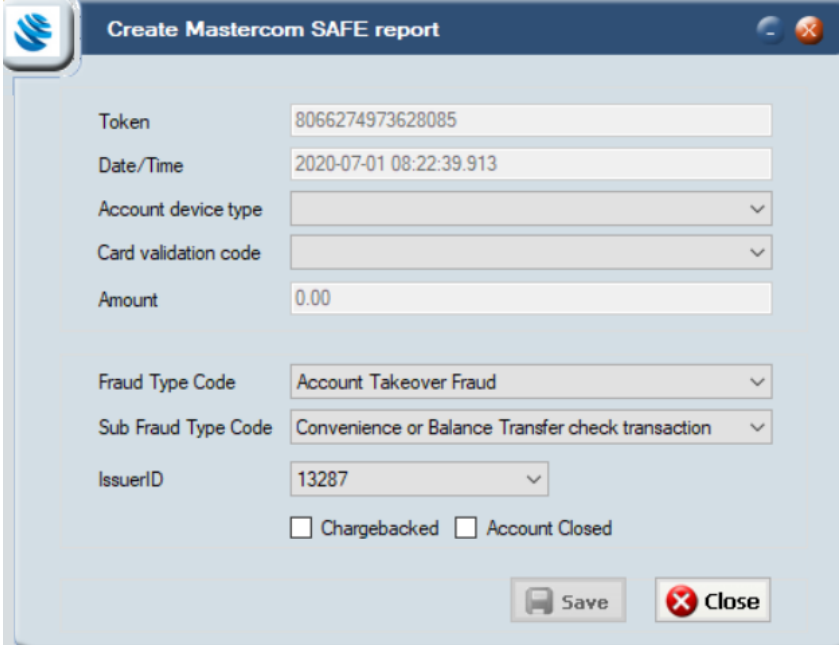


Figure 1: Create Mastercom SAFE Report Window

3. Provide all the details as per the instructions in [Table 1](#) below and click **Save**.

The report is sent to Mastercom. A confirmation message is displayed, indicating if the SAFE Report request was successfully registered with Mastercom. In this case a *Claim ID* and *Fraud ID* are returned, which you can use to track the status of the request.

If the SAFE Report request failed, a message box is displayed, providing details of the error. For example, an invalid claim ID. Please resolve the error and try again or contact GPS support.

4. To close the message box, click **OK**.

The created SAFE message is displayed in the **SAFE Report Details** Window. See [Viewing SAFE Report Details](#).

Table 1: SAFE Report Options

Option	Description
Token	Displays the unique token linked to the card PAN on which the transaction was made.
Date/Time	Displays the date-time stamp of the transaction.
Account device type	Select an option.
Card validation code	Select an option.
Amount	Displays the transaction amount.
Fraud Type Code	Select a fraud type option.

Option	Description
	Account Takeover Fraud Bust-out Collusive Merchant Card Not Present Fraud Counterfeit Card Fraud Fraudulent Application Lost Fraud Multiple Imprint Fraud Never Received Issue Stolen Fraud
Sub Fraud Type Code	Select a sub-fraud type code. Options include: <ul style="list-style-type: none"> • Convenience or Balance Transfer check transaction • PIN not used in transaction • PIN used in transaction • Unknown
Issuer ID	Displays the card issuer ID.
Charged Back	Tick this option if the transaction is Charged Back.
Account Closed	Tick this option if the account has been closed.

Handling Error Codes

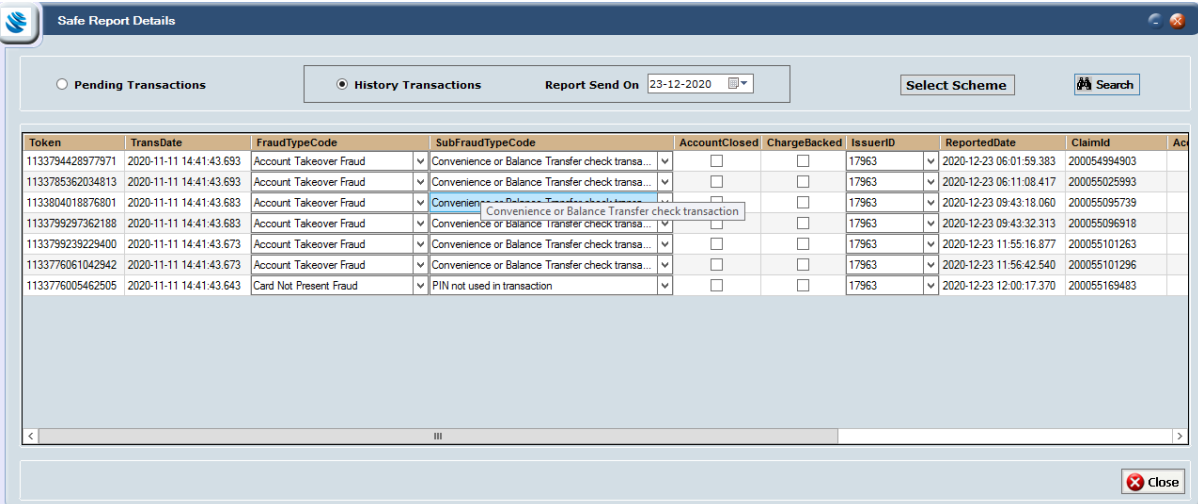
An error code returned from Mastercom starting with '1' indicates errors from Mastercom; an error code starting with '5' indicates the error has occurred during GPS processing of chargeback request. You can try fixing the details and resending the chargeback request or contact GPS support.

2.2.2. Viewing SAFE Report Details

This option enables you to view details of all SAFE reports submitted to Mastercom.

1. From the Smart Client menu, select, **Card Activity > Safe Report Details**

The **Safe Report Details** window is displayed.



Token	TransDate	FraudTypeCode	SubFraudTypeCode	AccountClosed	ChargeBacked	IssuerID	ReportedDate	ClaimID	Ac
1133794428977971	2020-11-11 14:41:43.693	Account Takeover Fraud	Convenience or Balance Transfer check transa...	<input type="checkbox"/>	<input type="checkbox"/>	17963	2020-12-23 06:01:59.383	200054994903	
1133785362034813	2020-11-11 14:41:43.693	Account Takeover Fraud	Convenience or Balance Transfer check transa...	<input type="checkbox"/>	<input type="checkbox"/>	17963	2020-12-23 06:11:08.417	200055025993	
1133804018876801	2020-11-11 14:41:43.683	Account Takeover Fraud	Convenience or Balance Transfer check transa...	<input type="checkbox"/>	<input type="checkbox"/>	17963	2020-12-23 09:43:18.060	200055095739	
1133799297362188	2020-11-11 14:41:43.683	Account Takeover Fraud	Convenience or Balance Transfer check transa...	<input type="checkbox"/>	<input type="checkbox"/>	17963	2020-12-23 09:43:32.313	200055096918	
1133799239229400	2020-11-11 14:41:43.673	Account Takeover Fraud	Convenience or Balance Transfer check transa...	<input type="checkbox"/>	<input type="checkbox"/>	17963	2020-12-23 11:56:16.877	200055101263	
1133776061042942	2020-11-11 14:41:43.673	Account Takeover Fraud	Convenience or Balance Transfer check transa...	<input type="checkbox"/>	<input type="checkbox"/>	17963	2020-12-23 11:56:42.540	200055101296	
1133776005462505	2020-11-11 14:41:43.643	Card Not Present Fraud	PIN not used in transaction	<input type="checkbox"/>	<input type="checkbox"/>	17963	2020-12-23 12:00:17.370	200055169483	

Figure 2: Safe Report Details Window

1. To view only pending transactions, tick the **Pending Transactions** option.
Alternatively, to filter the list of historical transactions, tick the **History Transactions** option and select the **Date** range.
2. Click **Search**.

Document History

Version	Date	Revised by	Description
1.0	21/07/2021	W.Singer	First version