PayPal

Payflow Carding Prevention

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Due to significant fraudulent carding attacks occurring across the industry, Visa and MasterCard are looking at possible fines for merchants who don't take the appropriate actions to prevent carding; see [here](#) for more information on Carding

To help in this regard, we'll be releasing a Carding Module in the coming weeks and wanted to inform you of this new feature so that you can begin to implement controls into your website to handle the new result code that will be returned. The feature will be auto-enabled when it goes live.

Sometime in late June; we'll begin to monitor for a high-level of declines and invalid information such as expiration date or invalid Card Security Code (CSC) and if the number of declines exceeds the threshold set by PayPal, the carding module will be triggered.

Once the carding module is triggered, the following will occur:

1. An email will be sent to **all** ADMIN users on the account informing them of the attack. Please see reminder below.
2. The account will be blocked, and **all** transactions will be rejected.
3. A Result Code of 170, with the message of "Fraudulent activity detected: Carding"; RESULT=170, RESPMSG=Fraudulent activity detected: Carding, will returned on ALL transactions while the account is being blocked.

To unblock your account, you can temporarily disable the carding module by performing the following actions:

1. Log into Manager at https://manager.paypal.com.
2. Click **Account Administration**
3. Under **Manage Security**, click **Carding Prevention**
4. To allow transactions to be accepted again, under **Carding Prevention Statu** select **Not Blocked**.

Within a few minutes, transactions will begin to be processed as normal. If any transactions received a result code of 170, they can be resubmitted if necessary either by performing a Reference Transaction or resending the transaction as a new one.

Important note: If you don't take the appropriate action to prevent high-velocity attacks (carding), your account will be blocked again.

Please be aware that you're responsible for any transactional fees imposed by PayPal, or your bank for carding attacks. This service is being implemented to h minimize the impact and to warn you of possible fraudulent activity and to help reduce possible fees.

If your account is using an application that's not subject to carding; such as card present (in-person) transactions, or offline billing applications, then the likelihoo this service being triggered is remote. However, if your business model generat a high number of valid declines or invalid transactions within a short period of ti please contact your Account Manager or email Payflow support at payflow-support@paypal.com with the following verbiage (the request must come from a ADMIN user on the account.):

By opting out of the Payflow Carding Prevention Service for the account <merchant login id>, I <full name> understand and agree that I will be held fully responsible for all fees associated with any fraudulent activity on my account fro either my bank or PayPal. In accordance with the Payflow Gateway Services Agreement, all fees are due immediately and are non-refundable.

Reminder

- Administrators (ADMIN Users) are the only users who will receive notification of suspension of the account due to carding. Please log into t PayPal Manager and verify the ADMIN users on the account to make su the information like name, email and so on are correct and/or add any ne administrators as needed.
- The Primary and Secondary contacts in PayPal Manager will be depreca in the future. Please make sure to validate that these contacts are an administrator under Manage Users.
- The Carding Module is not a full solution and is only a tool to help minimi carding attacks and it's important that you implement other measures int your website as mentioned in the FAQ above in conjunction with this service.
- Keep an eye out for an Alert in PayPal Manager with the actual date to production as we get closer to rolling out this feature.