



# Help Desk Notes



## Prepaid Credit Cards

Did you know that if you process credit cards through Approval Code, you can set up a filter to not accept prepaid debit/credit cards? Why would you want to do this?

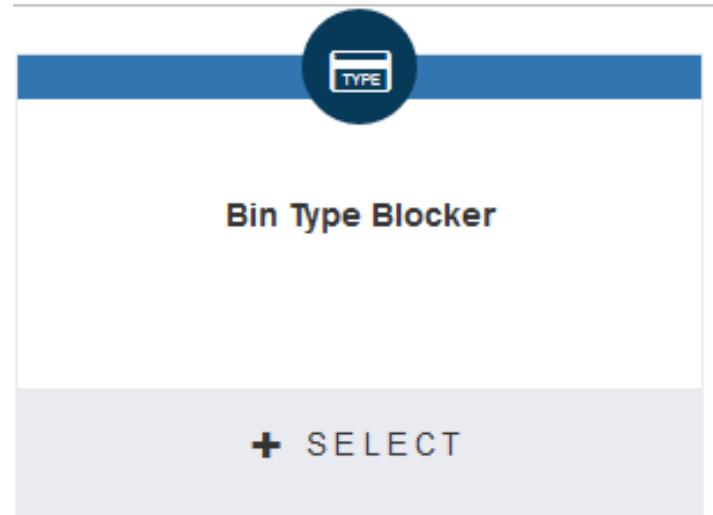
Take for example Alert customer Phil who told us: "We have had a couple instances this past summer where a prepaid card was used and it was to our detriment. The customer called ahead of time, found out the rent for 1 day and deposit required, and used a prepaid card for these funds. Of course when the item was late or not brought back at all we were unable to charge more to the card on file. On top of that it is virtually impossible to trace these cards as to who the owner of the card is."

If you're using the Approval Code Gateway, simply follow the directions below or reach out to [Kirk@ApprovalCode.com](mailto:Kirk@ApprovalCode.com) for help.

Log in to your Approval Code Gateway. Navigate to Fraud Manager and click on Fraud Modules. If no modules exist, click on Add Module and select Bin Type Blocker.

When the Bin Type Blocker page is populated, Turn on Prepaid and Unknown. (Unknown are cards that are in the mail and haven't been activated yet.)

The image shows two screenshots of the Approval Code Gateway. The left screenshot is a sidebar menu with the following items: Dashboard, Transactions, Batches, Reports, Fraud Manager, Fraud Modules (which is highlighted with a red box), and Settings. The right screenshot shows a main page with a blue header. Below the header is a circular icon with three cubes. The text "No Modules Found for Universal Fraud Module" is displayed. At the bottom of the page is a button labeled "+ ADD MODULE" with a red box around it.



## Bin Type Blocker

Source: Universal Fraud Module

Accept All Cards Except For:

ON

Decline All Cards Except For:

OFF

### Visa

Credit  OFF  ON

Debit  OFF  ON

Prepaid  ON

Unknown  ON

### MasterCard

Credit  OFF  ON

Debit  OFF  ON

Unknown  ON

### Amex

All  OFF  ON

### Discover

All  OFF  ON