Fraud Reporting

Report fraud using the Thredd Mastercard fraud reporting facility

Use the Thredd Mastercard fraud reporting facility to report fraud to Mastercard using the Fraud and Loss Database reporting service (previously known as SAFE)

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

Mastercard requires issuers to report to the Fraud and Loss Database, at the customer ID level. This includes 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 Thredd customers, Thredd provides an option on Smart Client to enable you to report a transaction as fraud to Mastercard. This means you do not need to develop your own API integration to Mastercom.

Features

Integrated

- API integration with Mastercard's Mastercom system

Flexible

- Ability to track requests and view pending and historical transactions

Real-time

- Real-time information from across the Thredd platform and from Mastercom via Smart Client

Benefits

Business Facing

- User-friendly interface for reporting a transaction to Mastercard as fraud.
- No need to develop your own API integration to Mastercom.
- Ability to track the status of all SAFE reports submitted to Mastercard.

Customer Facing

- Great customer service with up-to-date information about the reporting of fraudulent transactions
- Visibility and clarity on the status of requests sent to Mastercom

How it works

You use Smart Client to report fraudulent transactions to Mastercard. To do this, you create a SAFE report. See the figure below.

The request is sent to Mastercom, which is Mastercard's system for dispute management and fraud reporting.

A confirmation message is then displayed, indicating if the SAFE Report request was successfully registered with Mastercom. If successful, 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 provides details of the error. For all successfully created SAFE reports, Safe Report Details window displays all the related information as can be seen in the figure below.

Setup At-a-Glance

This service uses the Mastercom API and requires that you first sign up for the service and enable the API data feed via your issuer.

You must complete the following prerequisites before the Smart Client SAFE Reporting service can be enabled:

- Contact your issuer to request they enable Thredd to use the Mastercom API data feed for your BIN codes.
- Agree costs for the service with your Thredd Account Manager, which are added as an addendum to your Thredd contract.

FAQs

Q. Where can I get more information about SAFE?

The *Fraud and Loss Database User Guide* explains the Fraud and Loss Database reporting service (previously known as SAFE) and the SAFE Compliance Program.

Q. Can I use Mastercard Connect for Fraud and Loss Database reporting?

For issuers, Fraud and Loss Database reporting can be accessed directly via Mastercard Connect. For other Thredd customers, such as Program Managers, Thredd provides an option on Smart Client to enable you to report a transaction as fraud to Mastercard. Thredd sends a message to Mastercom using the MasterCom API.

Q. Can I track the status of a request to Mastercom?

Using the *Claim ID* and *Fraud ID*, you can use Smart Client to view the status of SAFE reports sent to Mastercom.

Q. Where can I get more information about Smart Client?

The Smart Client User Guide describes the Thredd Smart Client application which is part of the Thredd platform.

Contact Us

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