

Velocity Rules Templates — Stop repeat abuse without killing conversion

MerchantGuard™

ABUSE PREVENTION

Throttle the right things

Updated 2025-09-09 • Approx. 10–20 min read

Apply smart limits on cards, IPs, and devices; escalate friction only when patterns cross thresholds.

Who this is for

- Merchants seeing card testing or brute-force retries
- Teams wanting simple, effective throttles

What you'll get

- Reasonable defaults for 80% of merchants
- Logging blueprint to tune over time
- QA plan for false-positive control

Contents

1. Principles and core limits
2. Progressive friction and blocks
3. Data to log and alerting
4. QA checklist and weekly review

Quick start (10 minutes)

1. Start with defaults (card/ip/device)
2. Require 3DS when soft limits trip
3. Block + alert only when multi-dimension abuse appears

GuardScore™ tie-ins

- GuardScore™ fraud module & Alerts

Educational readiness tools. Thresholds and fees vary by acquirer. Not legal or financial advice.

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