

# Guaranteed Fraud Protection For Shopify – User Guide

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# Vesta Guaranteed Fraud Protection for Shopify

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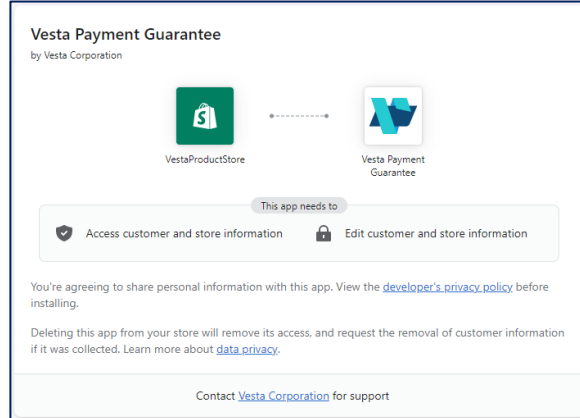
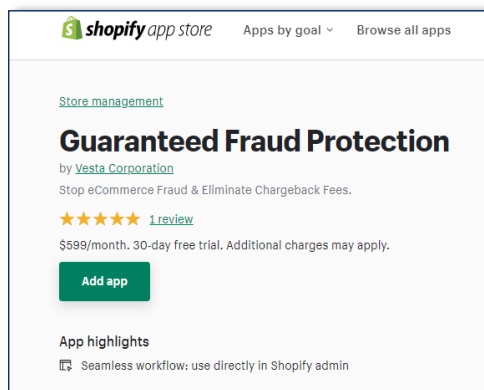
Vesta's Shopify app is a fraud prevention solution for card-not-present transactions that guarantees your revenue against losses from fraud, enabling you to accept more orders and reduce operational costs. The solution evaluates each order for fraud risk in real-time and notifies you when it is safe to approve. Each safe transaction is backed by a guarantee, so, if you later receive a fraud chargeback, Vesta pays you for the cost of the chargeback and associated fees. This guide will show you how to onboard and configure Vesta Guaranteed Fraud Protection, allowing you to start approving more orders in a matter of minutes.

# Installation

If you are an existing Shopify customer and you want to add Vesta's fraud protection services to your storefront, start by installing Vesta's Guaranteed Fraud Protection app from the Shopify app store. Find our app in the Shopify store by searching 'Vesta'. The Vesta Guaranteed Fraud Protection app is available in the United States, Canada, and Mexico.

## Install and Configure Shopify

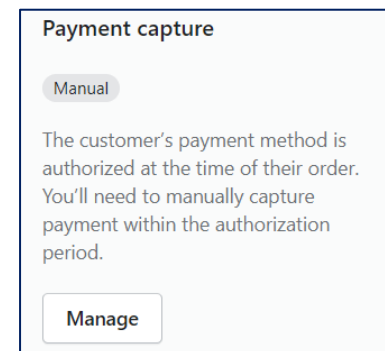
Select 'Add app' and follow the prompts to complete the installation. You will be asked to grant the Vesta Guaranteed Fraud Protection app access to relevant Shopify account data needed to provide you with next-level fraud protection services.



## Shopify Payment Settings

Our app requires a two-step order approval process so that we have the opportunity to add our fraud results to the Shopify order and make approval decisions based on our score.

To create this 2-step process, **you must set your Shopify Payment Settings to 'Manual'**. Once you have been onboarded to our platform, you will have an opportunity to control whether an order is approved or declined via settings applied in the Vesta Console.



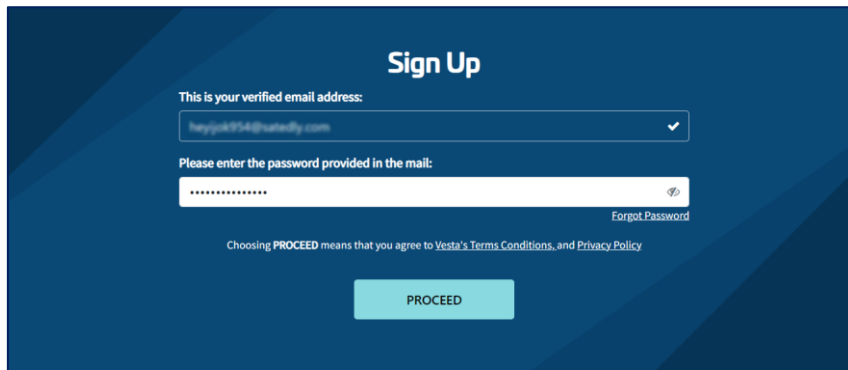
# Registration and Login

Once Vesta's app is installed, you will be automatically registered for access to the Vesta Console. You will receive an email with your login credentials to complete the sign-up process.

## Log In

You will be provided with a temporary password that you can change via the Account Management > My Account page in the Vesta Console. The registration email will provide a link to log in and accept the Vesta terms when you proceed.

If you are adding an additional store to your existing Vesta account, you will be redirected to our portal login rather than the sign-up page. Use your existing Vesta credentials to log in and you will be taken to the Vesta Console Dashboard where you will see multiple shops associated with a single Vesta account.

A screenshot of the Vesta 'Sign Up' page. The page has a dark blue background with a lighter blue diagonal stripe. At the top, the text 'Sign Up' is displayed in white. Below it, a label reads 'This is your verified email address:'. A text input field contains the email 'heyjake954@vesta.io' with a checkmark icon to its right. Below the email field, a label reads 'Please enter the password provided in the mail:'. A password input field shows masked characters '\*\*\*\*\*' with a visibility toggle icon to its right. A link 'Forgot Password' is located below the password field. At the bottom, a line of text states 'Choosing PROCEED means that you agree to Vesta's Terms Conditions, and Privacy Policy'. A large teal button labeled 'PROCEED' is at the bottom center.

If you are having any trouble with your installation or registration, please contact support at [support@vesta.io](mailto:support@vesta.io) or call 1-888-208-6232.

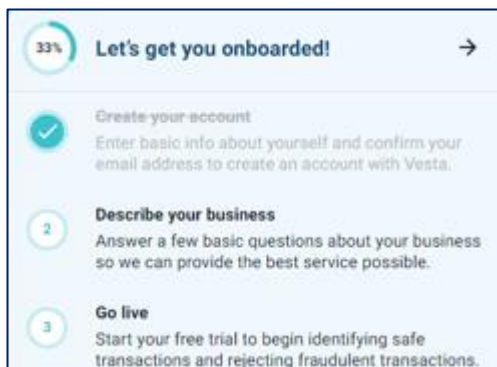
# Onboarding - Basic Information

When you have access to the Vesta Console, you will be able to explore the available features. Once you are ready to begin viewing Vesta's fraud analysis on your orders, you may complete the onboarding process in a matter of minutes.

## Guided Onboarding

You will notice a persistent onboarding panel that will allow you to onboard easily within a few minutes. We will ask you for some basic details about your company, and once you've accepted the pricing and billing terms on the final step you will begin your 30-day free trial.

As you progress through the steps, the panel will show the steps that you have completed. Each step must be completed before moving on to the next step. Once all steps are 100% complete the panel will no longer be displayed.



## Basic Information

Contact Information, your shop's verticals, and your payment provider are all that are needed to complete this step. Once onboarding is complete you will find this information in your Account Management profile.

A screenshot of the "Basic Information" form. It has a back arrow at the top left. The title is "Basic Information". Below it, a note says: "This is what we know about you so far.. Ensure that the information below is accurate and add any information that is missing. We use this information in our risk analysis, so it is important to make sure it is correct." Below this is a list of five items, each with a bullet point: "Your Name is Vesta Demo Business", "Your Business Domain is celeste-dev-test-onboarding.myshopify.com", "Your Phone Number is +15035555555", "Your Business Vertical is Marketplace", and "Your Business Sub Vertical is Physical Good".

### **Shopify Mexico**

If your Shopify store is based in Mexico, we will ask for additional information including your billing address, contact information, and your Tax ID (RFC). This allows Vesta to present an invoice that meets Mexico's e-invoicing standards.

# Onboarding – Free Trial

The final onboarding step is to review and agree to the Vesta Fraud Protection for Shopify pricing and Terms and conditions. With your onboarding complete, your 30-Day Free Trial will begin.

## Go Live

The final step in onboarding provides the benefits and pricing for our products. Please read the terms and conditions of the billing contract for important information. You must agree to these terms to proceed.

When you select Let's Go, your 30-day free trial will begin. Take this opportunity to analyze our risk decisions provided in both the Vesta Console and the Shopify Order.

Start your Free Trial now!


✓ Improve Order Assessment

✓ Machine Learning & Link Analysis

✓ Data Consortium

✓ Black/ White Listing

✓ Alert Management Portal



Ready to go Live!

Guaranteed Fraud Protection - Shopify

\$599/month

\$75K in guaranteed orders per month, additional approved orders at 0.8%

To get started approving more safe orders, please accept the Billing Contract and click Let's Go! You'll begin a free trial of Vesta's Payment Guarantee product. We'll immediately begin sending the results of our risk analysis to Shopify for you to review.

To accept our recommendations automatically, follow the instructions in [RiskManagement>Decisions](#) after you click Let's Go!


☐ I agree to the terms and conditions of [Billing Contract](#)

LET'S GO!

### Take a Tour

If at any time you would like to tour the Vesta Console features, you can view a guide for the page you are on by using the icon in the upper right of the dashboard navigation.

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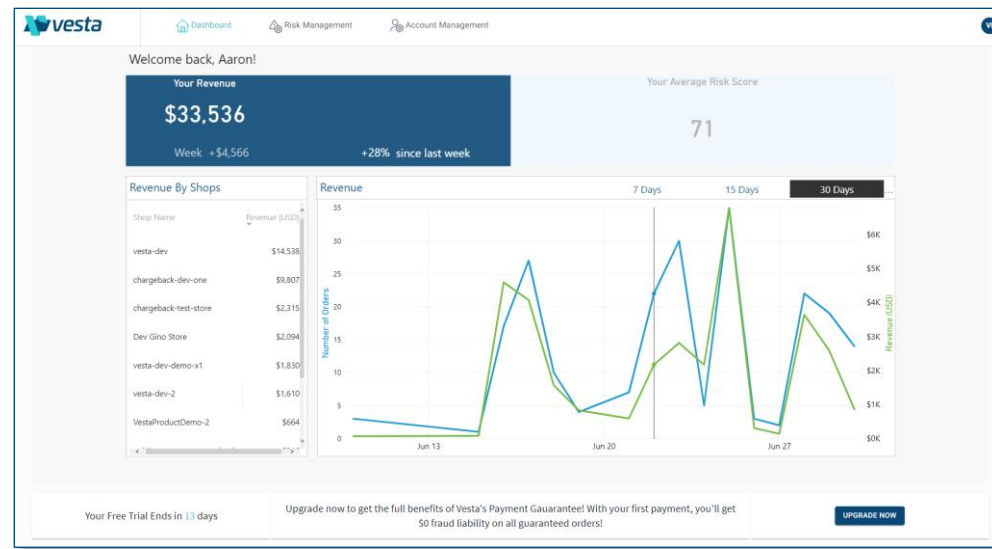
 **vesta**  
Charge ahead.

# Vesta Console Dashboard

The Vesta Console Dashboard provides an overview of your revenue and order performance, as well as important billing reminders.

## Dashboard - Reports

On the Vesta Console dashboard, you can review data for your orders based on revenue or count. Please keep in mind that it can take up to 30 minutes to see this data in the dashboard if you have just been onboarded and have begun to place orders.



## Dashboard - Reminders

Important information regarding your Free Trial and Billing will appear on the Dashboard. You will see the countdown of your free trial, and once expired you will be asked to accept the recurring charge for our subscription fees.

Your Free Trial Ends in 13 days

Enjoy your free trial. This is your opportunity to discover our features and review fraud protection analysis prior to being billed for your first invoice.

# Account Management - Business Profile

The business details entered during the onboarding process are available in the Business Profile under Account Management.

## Business Profile

Within the account management feature, you can view your basic information, billing settings, invoices, and the pricing information you agreed to during onboarding. Most of the profile information is not editable, so if you need to make changes, please contact Vesta Support.

To offboard from the Vesta Console, you must contact us. If you do not have your Vesta account disabled, you will continue to be invoiced within our finance system. Uninstalling our app will discontinue the automatic deduction of our app costs but does not end the billing agreement with Vesta. Detailed information for this agreement is available in the final onboarding step, and you will be asked to acknowledge that you accept these terms.

The screenshot displays the Vesta Account Management interface. The top navigation bar includes 'Dashboard', 'Risk Management', and 'Account Management'. The left sidebar shows 'Merchants' and 'My Account'. The main content area is titled 'Account Management > Merchants'. It features a profile card for 'Vesta Integration' with a 'V' logo, listing details such as Company Name (vesta-dev), Email ID (vesta\_integration@trustvesta.co...), Business (Event Tickets), From (Shopify), Located in (Lake Oswego, Oregon, US), Contact, Product Choice (Payment Guarantee For Shopify), and Registered on (2021-06-28). Below this is a 'Configure' section with tabs for 'Billing' and 'Product'. The 'Basic Info' tab is active, showing dropdown menus for Merchant Vertical (Event Tickets), Merchant Sub Vertical (Other), and Payment Processor (GrabPay), along with a Phone Number field. The 'Contract Details' tab shows the last uploaded file (06.29.2021) and a link to 'Undertaking\_House Rules PDF.pdf'.



# Account Management - Billing

All Shopify partners must use Shopify's Billing APIs to deduct app charges from a store's Shopify account.

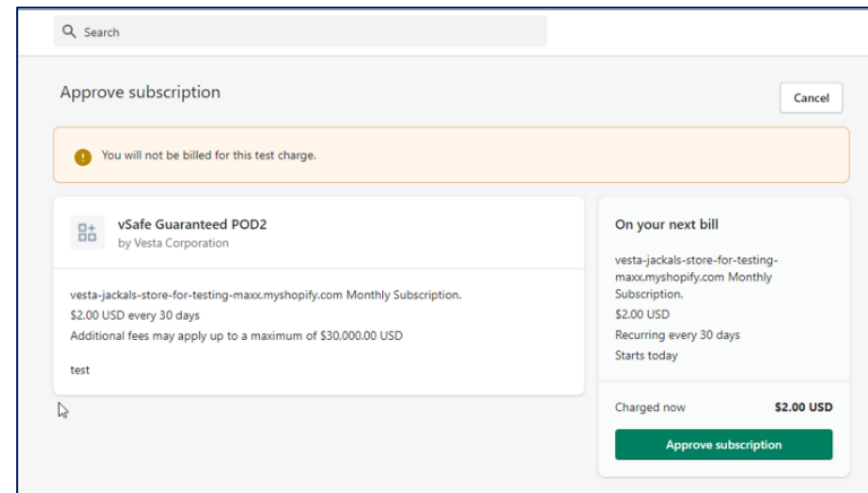
## Billing

Vesta's Guaranteed Fraud Protection app charges are set up as recurring charges. Once you have approved the subscription request, Shopify will deduct the monthly subscription fee from your account every 30 days. If you have exceeded that monthly fee at the end of 30 days, Vesta will send additional usage charges to be deducted from your account. Once the initial subscription charge request is approved, both types of fees are automatically deducted based on Shopify's billing schedule.

### Important Reminder

If you do not approve the recurring subscription, you will not be reimbursed for any chargebacks that occur. Any outstanding balance with Vesta nullifies the chargeback guarantee agreement.

At the end of your first billing cycle, you will receive an invoice detailing the subscription costs and any usage overage charges that applied to your recurring application charge. Please note that these invoices are for your records and are paid through the automated process with Shopify. They will be updated as paid once we have received the app charge payout from Shopify.



The screenshot shows a 'Approve subscription' dialog box. At the top, there is a search bar and a 'Cancel' button. Below this is a yellow warning box with an information icon and the text: 'You will not be billed for this test charge.' The main content area is divided into two columns. The left column features the 'vSafe Guaranteed POD2' logo by Vesta Corporation, followed by the subscription details: 'vesta-jackals-store-for-testing-maxx.myshopify.com Monthly Subscription, \$2.00 USD every 30 days, Additional fees may apply up to a maximum of \$30,000.00 USD', and a 'test' label. The right column is titled 'On your next bill' and lists: 'vesta-jackals-store-for-testing-maxx.myshopify.com Monthly Subscription, \$2.00 USD, Recurring every 30 days, Starts today'. At the bottom right, it shows 'Charged now \$2.00 USD' and a green 'Approve subscription' button.

# Account Management – Invoices

Business and finance owners may access and download invoices in the Account Management Billing profile.

## Invoices

By default, you will see your current and unpaid invoices. You may search for past invoices by using the calendar picker and providing a single date or range to display the invoices meeting those criteria. Invoices will provide the subscription amount, any usage charges that may occur, and the total due. These documents are for your records and are paid through the recurring application charge process previously described.

● Current Invoice(s)

OswaldInc01.05.22\$1999↓Pay Invoice

● All unpaid invoice(s)

OswaldInc09.05.2021\$1999↓Pay Invoice

● Past Invoice(s)

Select a date or a date range to see the past invoices

Feb 4 - 11, 2021

Wingtop FamilyOswaldInc Apparel12.05.2021\$1999↓Paid

Wingtop FamilyOswaldInc Apparel11.05.2021\$1999↓Paid

Wingtop FamilyOswaldInc Apparel10.05.2021\$1999↓Paid

## Mexico E-Invoices

If your shop is based in Mexico, Vesta will ask you for additional information during onboarding such as your RFC number and applicable tax codes. We will then present a CFDI-formatted invoice that will be accepted by the Mexico tax authorities. Please keep in mind that while Shopify does not charge tax on app purchases, Vesta is required by law to apply VAT to all invoices for customers located in Mexico.

!Please note: Shopify requires app charges to occur in USD.

# Risk Management - Orders

The Risk Management menu takes you to the Orders page, which shows all recently processed transactions with status and other important data.

## Shopify Orders

You will find Vesta risk information in the Fraud Analysis section of the Shopify order. To see more details on how we came to this decision you may click on View Full Analysis. Based on our Guarantee status and your Decisions settings, Vesta will approve or decline the order.

**Fraud analysis**

**SHOPIFY**

LOW

MEDIUM

HIGH

- Card Verification Value (CVV) is correct
- Billing street address matches credit card's registered address

**VESTA PAYMENT GUARANTEE**

LOW

MEDIUM

HIGH

- Risk score associated with the device.
- Risk transaction value.

[View full analysis](#)

### Test Orders

To send test orders, you may put your Shopify Payments into test mode, and we will still apply our fraud analysis.

## Vesta Orders

Vesta recommends viewing orders in our console to receive the full details of our risk analysis results. You will be provided with much more information on the order and how we came to our decision status than viewing the same order in Shopify.

**Risk Management > Orders**

Showing All Filter Search

Risk Score	Decision Status	Payment Status	Business	Order No	Date	Billing Address	Purchaser's Email	Amount
33	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...	2022-12-15 12:00 am	Lake Oswego, Oregon, Uni...	test.vesta@vesta.io	USD \$2.97 →
64	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...	2022-12-15 12:00 am	Lake Oswego, Oregon, Uni...	test.vesta@vesta.io	USD \$2.97 →
62	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
56	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
33	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
68	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
65	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
45	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
45	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
69	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
54	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				
33	Guaranteed	Created	PRDPulse	W550272-6662-11ed-871...				

**Risk Score**

Safe

Guaranteed

Risky

Reasons:

- Safe spending pattern on consumer.
- Safe device attributes in the transaction.
- Safe pattern in number of phones linked to Consumer Payment method.
- Safe consumer billing to Consumer Payment method.
- Safe spending pattern on consumer email.
- Safe transaction value.
- Safe consumer email name.
- Safe pattern in number of Emails linked to Consumer Device.
- Safe number of Emails linked to Consumer Phone Number.
- Safe pattern in number of Phones linked to Consumer Email.
- Safe score associated with the device.
- Safe pattern in number of consumer phones linked to Consumer Email.
- Risky spending pattern of shipping address.

**Shopping Cart**

Purchaser

Cart (1)

Amount

2 - Granick's Bitter Apple Chewing

USD 25.98

Order Date

2022-07-12

**Billing and Shipping Details**

Billing Address (Purchaser)

Shipping Address (Recipient)

Purchaser's Email

Card Number

IP Address

Auth Result

CVV Code

AVS Code

# Risk Management - Decisions

To enter additional controls on how your orders are approved or declined, please visit the Risk Management > Decisions page in the Vesta Console.

## Auto Approve and Decline Settings

As mentioned, Vesta requires a two-step approval process so we may have an opportunity to apply our fraud risk analysis to each order. Using Decisions, you may configure the settings to automatically accept or decline orders based on Vesta's guarantee status.

If Vesta guarantees an order and the 'auto-accept' setting is enabled, the payment will be captured as approved. If you choose to manually capture a non-guaranteed order in Shopify, you may still do so with these settings disabled. If Vesta does not guarantee an order and the 'auto-decline' setting is enabled, the order will be canceled, payment voided, and the product restocked. If you would prefer to review these orders manually, keep this setting disabled. If the 'auto-decline' setting is turned off, manual review and settlement are required for all orders.

← Risk Management > Decisions

Use these toggles to automatically accept or decline orders based on the Vesta's Guaranteeable status. For this feature to work you must first change your payment capture settings from 'Automatic' to 'Manual' in the [Shopify dashboard](#) so that you can choose to accept transactions based on Vesta's recommendations.

If Vesta guarantees an order and the auto accept setting is enabled, the payment will be captured in Shopify. If you choose to manually capture a non-guaranteed order in Shopify, you may still do so.

If Vesta does not guarantee an order and the auto decline setting is enabled, the order will be cancelled, payment voided, and the product restocked. A cancellation notification email will also be sent from Shopify. If you would prefer to review these orders manually disable this setting. If auto decline is turned off manual review and settlement is required for all orders that are not guaranteed.

Filter Search

Shopify Stores	Accept	Decline
celeste-thursday-testing	<input checked="" type="checkbox"/> Accept Guaranteed Orders	<input checked="" type="checkbox"/> Decline Non-Guaranteed Orders
login-change-test	<input type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-01	<input checked="" type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-02	<input type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-03	<input checked="" type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders
testing-store-guidecx-04	<input type="checkbox"/> Accept Guaranteed Orders	<input type="checkbox"/> Decline Non-Guaranteed Orders

Accept
<input checked="" type="checkbox"/> Accept Guaranteed Orders
<input type="checkbox"/> Accept Guaranteed Orders
<input checked="" type="checkbox"/> Accept Guaranteed Orders
<input type="checkbox"/> Accept Guaranteed Orders
<input checked="" type="checkbox"/> Accept Guaranteed Orders

Decline
<input checked="" type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders
<input type="checkbox"/> Decline Non-Guaranteed Orders

# Risk Management - Configurations

Customization to your safe or risky orders can be made by adding a Positive or Negative record using a large selection of values.

## Positive/Negative Lists

To further customize your order protection, you may create a positive or negative rule that will be taken into consideration prior to any other fraud analysis.

If you have a consumer who regularly fails fraud checks, but you know they are a legitimate customer, you may add details of that customer to the Positive list. This allows for an override of our fraud results and the order will be approved regardless of the guaranteed status. In addition, if you know of any fraudulent customers and would like to add them to the negative entry list, Vesta will decline the order regardless of fraud check rules that apply to that purchaser's order. If a positive or negative entry applies to the order, you will see this information in the order summary.

**!**Please note: any positive overrides on an order that Vesta determines as risky will not be reimbursed if a chargeback occurs.

The screenshot displays the Vesta Risk Management interface. At the top, there are tabs for 'Positive' and 'Negative', with 'Positive' selected. Below the tabs, there are filters for 'Showing All' and 'Filter', and a search bar. The main table lists entries with columns: Key & Value, Affected Customers, Expiry Date, Notes, Created By, and Created On. The table contains several entries, including 'Consumer id :: 123', 'Email :: applistok@mail.com', 'Email :: for A-B', 'Email :: pre-demo@y.com', 'Email :: pre-demo-ALL@y.com', 'Email :: pre-demo-ext-app-a@y.c', 'Email :: pre-demo-ABC@y.c', 'Email :: demo-A@y.c', 'Email :: demo-ALL-p@y.c', 'Email :: demo-ext-A@y.c', and 'Email :: demo-ext-ABC@y.c'. Each entry has a status icon (a red circle with a white 'X') in the rightmost column. Below the table, there is an 'Add New Entry' modal. The modal has fields for 'Keys' (with a search dropdown), 'Value' (with an 'Enter' button), 'Customer' (with a search dropdown), 'Expiry Date' (with a 'Choose' button and a calendar icon), and 'Notes' (with a text area). At the bottom of the modal are 'CANCEL' and 'CREATE' buttons.

Key & Value	Affected Customers	Expiry Date	Notes	Created By	Created On	Status
Consumer id :: 123	vesta-dev			Vesta Integration	2021-06-25	⊗
Email :: applistok@mail.com	vesta-dev			CREATED_BY_VESTA	2021-06-25	⊗
Email :: for A-B	vesta-dev vesta-dev-B			Vesta Integration	2021-06-25	⊗
Email :: pre-demo@y.com	vesta-dev			CREATED_BY_VESTA	2021-06-25	⊗
Email :: pre-demo-ALL@y.com	All Customers			CREATED_BY_VESTA	2021-06-25	⊗
Email :: pre-demo-ext-app-a@y.c	vesta-dev			Vesta Integration	2021-06-25	⊗
Email :: pre-demo-ABC@y.c	vesta-dev vesta-dev-B vesta-dev-C			Vesta Integration	2021-06-25	⊗
Email :: demo-A@y.c	vesta-dev			CREATED_BY_VESTA	2021-06-25	⊗
Email :: demo-ALL-p@y.c	All Customers			CREATED_BY_VESTA	2021-06-25	⊗
Email :: demo-ext-A@y.c					2021-06-25	⊗
Email :: demo-ext-ABC@y.c					2021-06-25	⊗