

Payments & Transactions - March 2024

Date and Time:

22 March 2024

17:25 (UTC+00:00)

Facilitator:

Payments&Transactions Tessitura Community

Attendees:

Rhianna Brunson, Henry Kelly, Henry Kelly, Laurie Scofield, Phil Parks - Museum of Fine Arts, Houston, Henry Kelly, Chuck Reif, Brett, Amanda Abernathy (Shedd Aquarium), Jessica Bonanno, Laurie Scofield, Gawain Lavers, Laura Schneider HMNS, AnalyticCoffee Tessitura Community, Daniel Laska - AMNH, Trini Ramos, Elsa Kane, Richard Mena, Rhianna Brunson, Trini Ramos, Carlie Perry, Olivia Anderson, Adam Grigsby, Kyle Schulte - Tessitura Network, Juan Montes, Nicole Silvestri, Phil Parks - Museum of Fine Arts, Houston, Seth G, Kristin O, Jessica Jamieson (she/her), Frances O'Connell, Liz Thompson, Chris Cuhel (they/he) DMPA, Amanda, Martha McKee, Michael Benedetto, Annie R, Paul, Monica McSharry, Scott B, Holly Reif, Kristen M (she/her), Vannesa Hamilton, Gill Tasker, Kendra - Monterey Bay Aquarium, Susie Terada, Chris Cuhel (they/he) DMPA, Pittsburgh Consortia

Summary:

Session Summary

Actions:

Learnings:

Topics discussed:

What functionality does TMS have with regard to blocking domains and other indicators of fraudulent ticketing transactions?

Votes: 11

Suggested by: Laurie Scofield

Comments:

- Payments&Transactions Tessitura Community
Chuck R: TMS constantly blocking domains, individual email domains. Identifying patterns through AI. 3 types: Domains, BINs and email addresses
- Payments&Transactions Tessitura Community
Michael Benedetto: Solutions not related to TMS? Can more be put out for the good of the community?
- Payments&Transactions Tessitura Community
Chris C: As a presenting org, significant increase, code posted on community
- Payments&Transactions Tessitura Community
Chuck R: There are velocity rules, countries, blocking. Fraud trying to apply to everyone in aggregate, some trials with individuals.
- Payments&Transactions Tessitura Community
Amanda R: Is there was a way to see/expose the reasons for rejections.

Are there any member orgs that are on TMS that are running AVS? If yes, what level of AVS is active and is the billing address exposed in the UX if using the TNEW cart?

Votes: 11

Suggested by: Phil Parks - Museum of Fine Arts, Houston

Comments:

- Payments&Transactions Tessitura Community
Trini: Turned off home address part, just use zipcode. Increased communication on charge-my-card to match primary address on order
- Payments&Transactions Tessitura Community
Chris Cuhel: PO Box addresses are an issue with AVS
 - Kristen M (she/her)
<https://www.fdic.gov/news/financial-institution-letters/2021/fil21012b.pdf>
- Payments&Transactions Tessitura Community
Gawain: Separating Billing address and Shipping address?
- Trini Ramos
Primary Address can be any address type and different cards can have different addresses, which is causing some issues.
- Payments&Transactions Tessitura Community
Chuck Reif: Alot wrapped up with changing primary address vs billing address, not there yet.
- Payments&Transactions Tessitura Community
Amanda R: Worldpay AVS only for Web.
- Gawain Lavers
Chuck: AVS on automated billing always runs the primary address. AVS will be removed at a some later date.
- Payments&Transactions Tessitura Community
Chuck R: AVS not for card-present transactions. Looking into turning off AVS for auto-billing.

Anything I need to know about adding Apple Pay?

Votes: 8

Suggested by: AnalyticCoffee Tessitura Community

Comments:

- Trini Ramos
Yes, Apple Pay works with v.15

- Trini Ramos
Google Pay is on the road map. A little more complicated with the redirect.

Could you talk about 3DS Secure functionality? How effective is it in preventing fraud/chargebacks?

Votes: 8

Suggested by: Juan Montes

Comments:

- Trini Ramos
3DS rely's on the issuing banks requirements or not. It's required in UK, but not US yet
- Trini Ramos
Those who have turned it on are seeing a reduction in fraud
- Payments&Transactions Tessitura Community
Chuck: Best solution for fraud in Europe. Experimenting with it now. Challenges will be sent by bank, up to bank to decide. 3DS 2 is current standard, doing first experiments with it. Cards enrolled is still small. Optimistic about current results with individual orgs. There is an additional charge

Anyone have experience with True Tickets? Pros/cons?

Votes: 6

Suggested by: Kristin O

Comments:

- Payments&Transactions Tessitura Community
Kristin: Pros: Tracks who tickets are shared with. Dynamic barcodes, but is expensive
- Trini Ramos
Really responsive when there are issues
- Payments&Transactions Tessitura Community
Holly R: Good experience, can connect with others

In addition to domain blocking, what general fraud protections may we implement that we currently cannot on WorldPay?

Votes: 5

Suggested by: Daniel Laska - AMNH

Comments:

- Trini Ramos
Fraudsite general email: rscmerchantfraudconsultant@fisglobal.com

Does anyone do audits of users/security groups and their payment card access?

Votes: 4

Suggested by: Gawain Lavers

Comments:

- Payments&Transactions Tessitura Community
Amanda: We do user audits twice a year about groups, not necessarily credit card specific.

For those not yet on TMS and stuck on Worldpay, does anyone have any details on additional fraud protections there.

Votes: 3

Suggested by: Michael Benedetto

Comments:

TMS Refund Questions (just for notes)

Votes: 0

Suggested by: Gawain Lavers

Comments:

- Gawain Lavers
I think the discussion was pretty comprehensive, so here's a link to it:
https://community.tessitura.com/topical_groups/payments-transactions-tessitura-community/f/discussions/35342/merchant-services---adyen
- Payments&Transactions Tessitura Community
Trying to work out a similar agreement that Windcave has.