



# Anti-Fraud System

User's manual

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## I. Introduction

Here at Eurowag, we take security very seriously. This is the main reason for which we have created our own “Anti-Fraud Card Locking System” (the AFS). This solution offers a great way how to secure Eurowag ONE and Eurowag VECTOR fuel cards even further and prevent their fraudulent misuse.

The purpose of this manual is to introduce this system and present it’s main functionalities.

## II. How does it work?

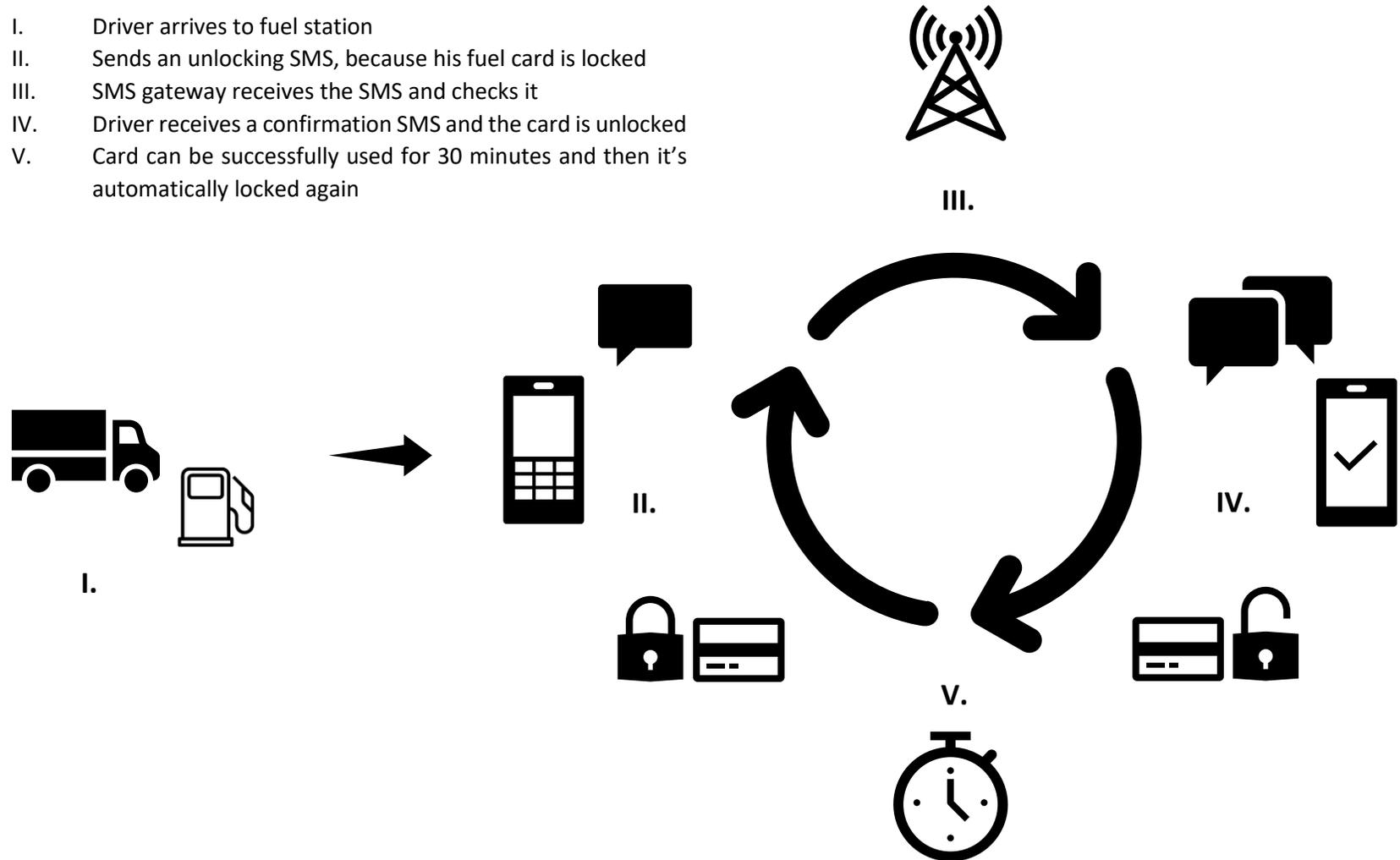
If a fuel card is secured by the AFS, then it's "locked" by default and it needs to be "unlocked" before it can be used for POS transaction (transactions made physically with the card, such as fueling, purchase of services, etc.). Otherwise it's not possible to perform a successful POS transaction even if the correct PIN code is used. There are several ways how to unlock a fuel card secured by the AFS:

- 1.) The card is unlocked by the driver via SMS
- 2.) The card is unlocked by the operator (e.g. dispatcher) via SMS
- 3.) The card is unlocked via client's web

When the card is unlocked, it's ready to be used! After 30 minutes it's locked again automatically, so you don't have to think about it.

So how does it really work? For a better understanding of this process, here we present a visualized example of how drivers are unlocking cards via SMS, the most widespread way to use the AFS:

- I. Driver arrives to fuel station
- II. Sends an unlocking SMS, because his fuel card is locked
- III. SMS gateway receives the SMS and checks it
- IV. Driver receives a confirmation SMS and the card is unlocked
- V. Card can be successfully used for 30 minutes and then it's automatically locked again



### III. Unlocking the card

#### A) Driver

Most of the times, the card is unlocked by the driver. To unlock the card, the driver has to send an SMS to a pre-defined phone number. It's necessary to use the correct format of the text and send the SMS from the phone number assigned to the card(s).

Correct format of the text is: **OPEN**

If the unlocking request is accepted, the driver receives a confirmation SMS.

In case the driver's number is assigned to one card only: **Reaktivace EW karty 789663\*\*\*XXXXX provedena.** (XXXXX = last five digits of PAN)

In case the driver's number is assigned to multiple cards: **Reaktivace provedena pro EW karty: 789663\*\*\*XXXXX, 789663\*\*\*XXXXX**

If the unlocking request is denied, the driver receives a notification SMS.

In case the driver's number is assigned to one card only: **Reaktivace EW karty 789663\*\*\*XXXXX zamitnuta z duvodu: YYYYY (YYYYY = error description)**

In case the driver's number is assigned to multiple cards: **Reaktivace zamitnuta pro EW karty: 789663\*\*\*XXXXX z duvodu: YYYYY, 789663\*\*\*XXXXX z duvodu: YYYYY.**

However, most common problems are that the driver either uses incorrect format of the text, or send the SMS from unknown phone number.

If the driver used incorrect text format: **Invalid SMS format.**

If the driver used a phone number, which is not assigned to the card: **Unknown phone number.**

## B) Operator

Card can also be unlocked by the operator. Operators (e.g. dispatchers) are able to unlock all cards on the account. To do so, the operator has to specify which card is supposed to be unlocked. It's of course necessary to use the correct text format and use operator's phone number to send the SMS from.

Correct format of the text is: **MAN XXXXX** (XXXXX = whole PAN of the card)

If the unlocking request is accepted, the operator receives a confirmation SMS: **Reaktivace EW karty XXXXX provedena.**

If the unlocking request is denied, the operator receives a notification SMS: **Reaktivace EW karty XXXXX zamitnuta z duvodu: YYYYYY (YYYYYY = error description)**

However, most common problems are that even the operator either uses incorrect format of the text, or send the SMS from unknown phone number.

If the operator used incorrect text format: **Invalid SMS format.**

If the operator used an unknown number: **Unknown phone number.**

## C) Unlocking via client's portal

It's also possible to unlock the card via client's portal. This can be done by anyone with an access to the portal in just a few clicks (Fuel an prices > Card locking system > Locking management > Unlock). Image description is to follow in this manual.

## IV. Unlocking phone numbers

At this time, there are 2 phone numbers, which must be used by both drivers and operators to send the unlocking requests to. In both cases, Czech phone prefix (+420) must be used, there are no national varieties for other countries. Both numbers are working equally and are interchangeable. So if you receive no response from one, you can always try the other.

The correct phone numbers are:

**+420 720 013 030**

and/or

**+420 736 302 331**

## V. How to start using the AFS

In this next part of the manual, we will guide you step-by-step in how to start using the Anti-Fraud System. It's very easy and it can be done in a couple of minutes.

A) Which cards do I want to lock? Adding the card to the AFS

First, you need to choose which cards are supposed be secured by the AFS. This can be done in the “Cards list” section of client’s web.

Open the Cards list section first.

Second, click the PAN and open detail.

TRANSACTIONS INVOICING LOG OUT

Home page  
Telematics  
Fuel and prices  
Acceptance network & fuel prices  
Cards list  
Card locking system  
Card order  
About the service  
Toll  
Tax refunds  
Wash park  
Parking  
Eurowag Mastercard  
Partners' services  
Business terms and conditions  
Downloads

Fuel and prices > Cards list

### Cards list

Below is a list of Eurowag cards (or the cards of our partners), displaying activated sales areas. Click on the card detail to change the settings for the individual cards:

- Change limit
- Block card
- Set parameters for suspect transactions

Search CLEAR FILTER

Cards list EXPORT

Card/card detail	Card number	Card locking system	Limit	Validity of limit (days)	Limit valid from	
<a href="#">789663040134605</a>	UNIV. CARD 1		250 litres	8 days	22.12.2019	BLOCK
<a href="#">789663040134613</a>	UNIV. CARD 2		31 litres	2 days	27.12.2019	BLOCK
<a href="#">789663040134621</a>	UNIV. CARD 3		250 litres	8 days	27.12.2019	BLOCK

## EW card detail 789663040134605

Blue fields must be filled in.

### Card settings

Number plate:  UNIV. CARD 1 Expiry date:  31.1.2022

Alias:

Service	Number of registered vehicles (post-pay scheme)	Card service status
Fuel	—	✓
Toll AT	0	—
Toll BE	0	—
Toll BY	0	—
Toll CZ	0	—
Toll PL	0	—
Toll SK	0	—
Toll EE	0	—
Toll LV	0	—
Toll LT	0	—

### Change limit

Once the limit for a given period has been reached, further refuelling will be disabled. Refuelling will then be possible in the next period.

New limit: 250 litres      Period of limit: 8 days      Valid from: 22.12.2019

### Card locking system

We would like to point out that it may take up to 90 minutes for card to be entered into the system.

The card has not been included in the card locking system. [\(more information about the card locking system\)](#)

To add the card to the AFS, just click this button.

## EW card detail 789663040134605

Blue fields must be filled in.

**Card settings**

Number plate: UNIV. CARD 1 Expiry date: 31.1.2022

Alias:  BLOCK

Service	Number of registered vehicles (post-pay scheme)	Card service status
Fuel	—	✔
Toll AT	0	—
Toll BE	0	—
Toll BY	0	—
Toll CZ	0	—
Toll PL	0	—
Toll SK	0	—
Toll EE	0	—
Toll LV	0	—
Toll LT	0	—

**Change limit**

Once the limit for a given period has been reached, further use is not possible in the next period.

New limit: 250 litres      Period of limit: 8 days      Valid from: 22.12.2019

CHANGE

**Card locking system**

We would like to point out that it may take up to 90 minutes for card to be included into the system.  
🔒 The card has been included in the card locking system.

REMOVE CARD FROM THE LOCKING SYSTEM

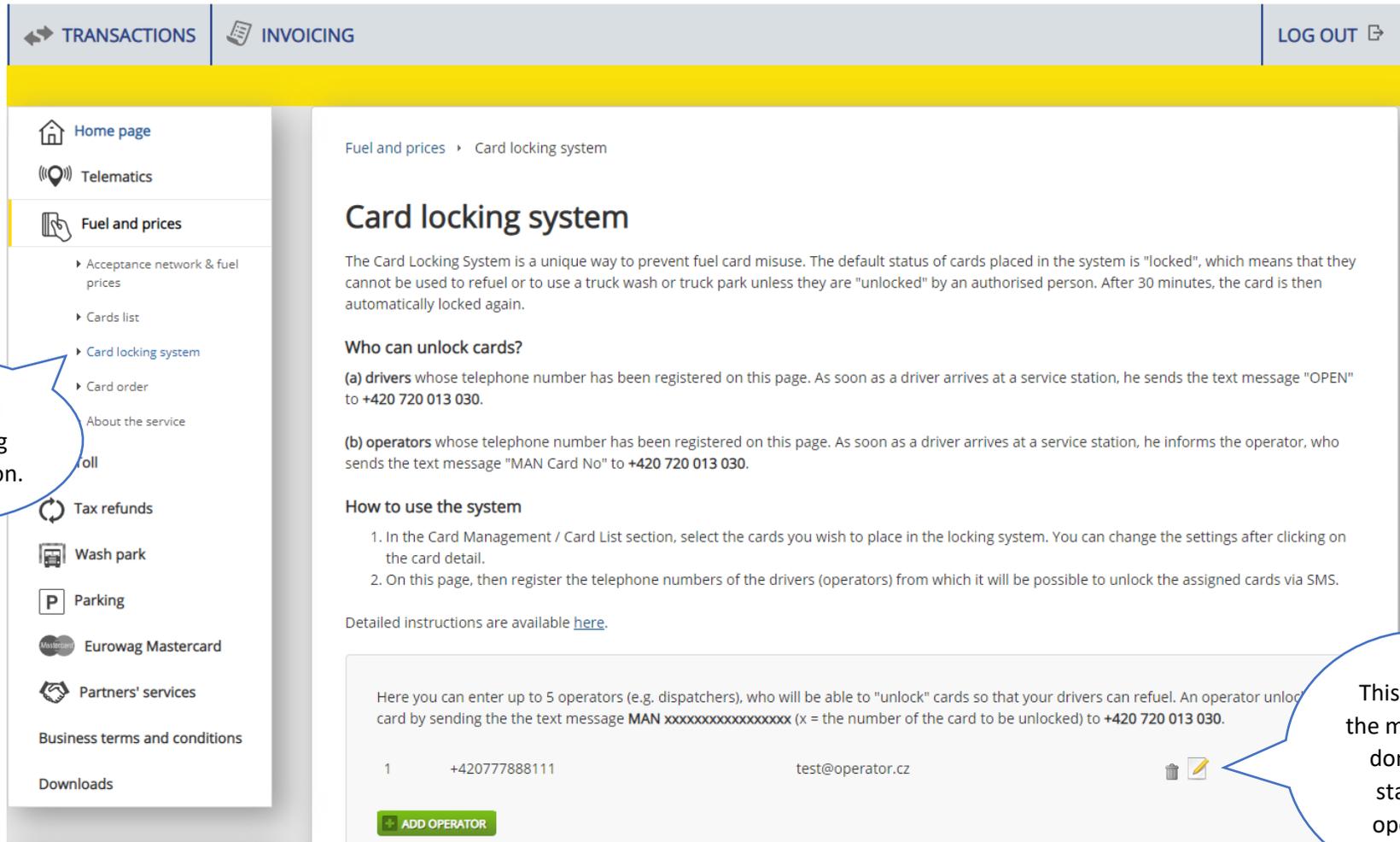
Assigned driver: [Assign a driver to the card](#)

Unlock history: [display the card's full unlocking history](#)

Right away, you can assign the card to a specific driver (if you already added one).

Alternatively, you can also remove the card from the AFS.

B) Who will be unlocking the cards? Operators & Drivers



The screenshot shows a web application interface. At the top, there are navigation tabs for 'TRANSACTIONS' and 'INVOICING', and a 'LOG OUT' button. A left sidebar contains a menu with items like 'Home page', 'Telematics', 'Fuel and prices', 'Acceptance network & fuel prices', 'Cards list', 'Card locking system', 'Card order', 'About the service', 'Toll', 'Tax refunds', 'Wash park', 'Parking', 'Eurowag Mastercard', 'Partners' services', 'Business terms and conditions', and 'Downloads'. The main content area is titled 'Card locking system' and includes a breadcrumb 'Fuel and prices > Card locking system'. Below the title is an introductory paragraph about the system. It then lists 'Who can unlock cards?' with two categories: (a) drivers and (b) operators. A 'How to use the system' section follows with two numbered steps. At the bottom, there is a form to add operators with a table containing one row: '1', '+420777888111', and 'test@operator.cz'. A green 'ADD OPERATOR' button is at the bottom left of the form. Two callouts are present: one on the left pointing to the 'Card locking system' menu item, and one on the right pointing to the operator registration form.

Proceed to Card locking system section.

Fuel and prices > Card locking system

### Card locking system

The Card Locking System is a unique way to prevent fuel card misuse. The default status of cards placed in the system is "locked", which means that they cannot be used to refuel or to use a truck wash or truck park unless they are "unlocked" by an authorised person. After 30 minutes, the card is then automatically locked again.

#### Who can unlock cards?

**(a) drivers** whose telephone number has been registered on this page. As soon as a driver arrives at a service station, he sends the text message "OPEN" to +420 720 013 030.

**(b) operators** whose telephone number has been registered on this page. As soon as a driver arrives at a service station, he informs the operator, who sends the text message "MAN Card No" to +420 720 013 030.

#### How to use the system

1. In the Card Management / Card List section, select the cards you wish to place in the locking system. You can change the settings after clicking on the card detail.
2. On this page, then register the telephone numbers of the drivers (operators) from which it will be possible to unlock the assigned cards via SMS.

Detailed instructions are available [here](#).

Here you can enter up to 5 operators (e.g. dispatchers), who will be able to "unlock" cards so that your drivers can refuel. An operator unlocks a card by sending the the text message **MAN xxxxxxxxxxxxxxxx** (x = the number of the card to be unlocked) to +420 720 013 030.

1	+420777888111	test@operator.cz	 
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**ADD OPERATOR**

This is where the main part is done. Let's start with operators.

Here you can enter up to 5 operators (e.g. dispatchers), who will be able to "unlock" cards so that your drivers can refuel. An operator unlocks a card by sending the the text message **MAN xxxxxxxxxxxxxxxxxxxx** (x = the number of the card to be unlocked) to **+420 720 013 030**.

1 +420777888111

test@operator.cz





You can choose up to 5 operators. To add one, click this button.

You can also edit or remove already existing operators



**Operator** ✕

Phone

Email

Information on transactions that have been declined will be sent to the email address provided.

**CONFIRM**

Pop-up window appears for you to fill in the details. Should you wish to receive e-mails with declined transactions overview, provide us with the e-mail. When done, click "Confirm".

Here you can enter up to 5 operators (e.g. dispatchers), who will be able to "unlock" cards so that your drivers can refuel. An operator unlocks a card by sending the the text message Mxxxxx (x = the number of the card to be unlocked) to +420 720 013 030.

1	+420727805670	test@test.com		
2	+420720202020			

[+ ADD OPERATOR](#)

In the same section, you can also manage drivers, who will be able to unlock specific cards.

Administration of drivers      Locking management      Card unlocking/locking history

[+ ADD DRIVER](#)      CLEAR FILTER

Use this button do add a new driver.

Name	Phone	Assigned cards
By name <input type="text" value="Search"/>	By phone number <input type="text" value="Search"/>	By card number <input type="text" value="Search"/>
Test Testovic <a href="#">replace</a>	+420606078366	789663010891648 789663020222446 789663020222461 <a href="#">Add further cards</a>

You can also edit or remove drivers, or replace one driver with another.

One driver can unlock multiple cards. You can add or remove them here.

**Driver**

Name

Phone

Assign cards to a driver that he will be authorised to unlock via SMS.

select

If you're adding new driver, pop-up window appears and you're prompted to enter driver's details.

Choose from cards which are already in the AFS.

And when done, click Confirm.

Admin...

Unlocking/locking history

Name

By name

Test Testovic

Assigned cards

[Show drivers without cards](#)

By card number

+42060607...66

789663010891648

789663020222446

789663020222461

[Add further cards](#)

C) Unlocking the card directly from the web

When in need, you can also unlock the card directly from the client's web.

Administration of drivers    **Locking management**    Card unlocking/locking history

CLEAR FILTER

Card number	Registration plate	
By card No. <input type="text"/>	Based on registration plate <input type="text"/>	
789663040134605	UNIV. CARD 1	UNLOCK
789663040134613	UNIV. CARD 2	UNLOCK
789663040134621	UNIV. CARD 3	UNLOCK
789663040244131	UNIVERSAL1	UNLOCK
789663040246052	UNIVERSAL1	UNLOCK

To unlock the card, click this button. The card will be automatically locked back after 30 minutes.

Administration of drivers    **Locking management**    Card unlocking/locking history

CLEAR FILTER

**Unlocking confirmation**

Unlocking of card 789663040134605 successful

Card number

By card No.

Based on registration plate

If the card was successfully unlocked, confirmation will pop-up.

D) Unlocking/locking history

Here you can find a complete history of unlocking and locking operations.

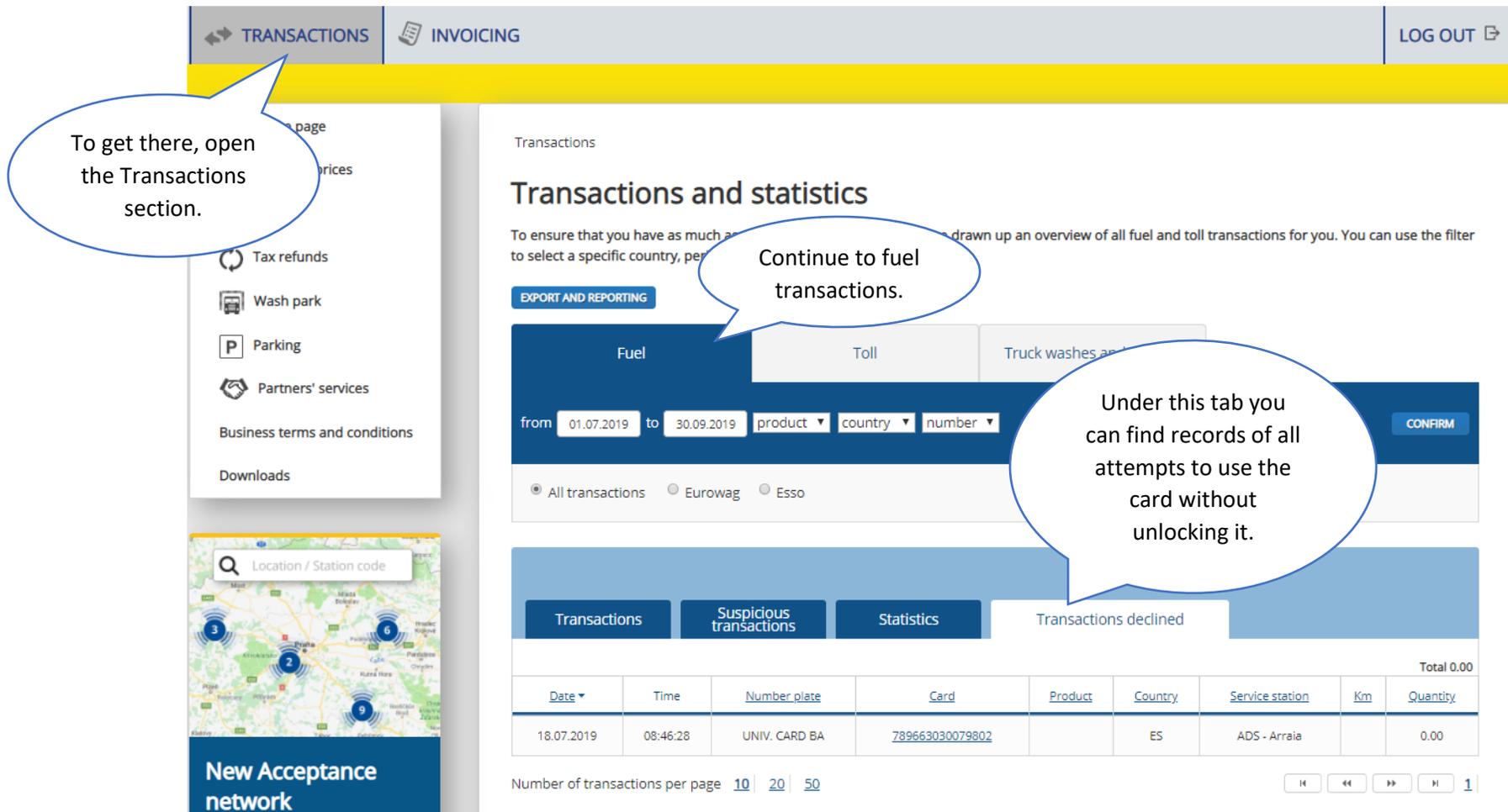
Administration of drivers      Locking management      **Card unlocking/locking history**

[CLEAR FILTER](#)

Unlocking date	Time	The person who carried out the unlocking/locking	Action	Card number
By date <input type="text"/>	By time <input type="text" value="HH:MM.SS"/>	By "who performed the action" <input type="text" value="Search"/>	By action All <input type="text"/>	By card No. <input type="text" value="Search"/>
27.12.2019	14:36.31	Web	Unlocking	789663040134605

E) Declined transactions overview

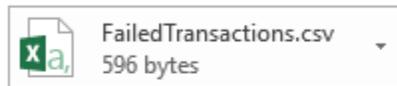
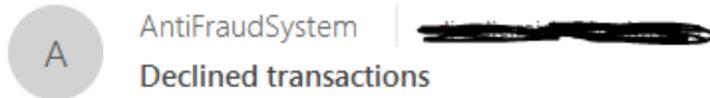
To keep better track of what's going on with cards which are already added to the AFS, there is also the "Transactions declined" overview.



The screenshot shows the 'Transactions and statistics' page. The top navigation bar includes 'TRANSACTIONS' and 'INVOICING'. A sidebar on the left contains various service categories like 'Tax refunds', 'Wash park', 'Parking', and 'Partners' services'. The main content area is titled 'Transactions and statistics' and includes a filter section for 'EXPORT AND REPORTING' with tabs for 'Fuel', 'Toll', and 'Truck washes and...'. Below this, there are date and product filters, and radio buttons for 'All transactions', 'Eurowag', and 'Esso'. A 'CONFIRM' button is also present. At the bottom, there are tabs for 'Transactions', 'Suspicious transactions', 'Statistics', and 'Transactions declined'. A table displays transaction records with columns for Date, Time, Number plate, Card, Product, Country, Service station, Km, and Quantity. A callout bubble points to the 'Transactions declined' tab, stating: 'Under this tab you can find records of all attempts to use the card without unlocking it.' Another callout bubble points to the 'Fuel' tab, stating: 'Continue to fuel transactions.' A third callout bubble points to the 'TRANSACTIONS' menu item in the top bar, stating: 'To get there, open the Transactions section.'

Date	Time	Number plate	Card	Product	Country	Service station	Km	Quantity
18.07.2019	08:46:28	UNIV. CARD BA	789663030079802		ES	ADS - Arraia		0.00

If there are any attempts to use locked card(s), we will also send notification e-mail to all your operators the next day early in the morning.



Dear Customer,  
Please find attached a list of declined transactions on the cards which are in locking mode.  
You can find a detailed overview in your client section.  
With regards,  
Eurowag  
[customercare@eurowag.com](mailto:customercare@eurowag.com)

## VI. Suspicious transactions setup

We also highly recommend to use our Suspicious transactions detection system. It's a very effective addition to the AFS and it uses rules you can define yourself. It can be utilized to monitor all Eurowag cards, including Eurowag ESSO.

The screenshot shows the Eurowag web application interface. At the top, there are navigation tabs for 'TRANSACTIONS' and 'INVOICING', and a 'LOG OUT' button. A yellow bar highlights the 'TRANSACTIONS' section. A callout bubble points to this bar with the text: "To get there, open the Transactions section." Below this, a sidebar menu lists various services like 'Wash park', 'Parking', and 'Partners' services'. The main content area is titled 'Transactions and statistics' and includes a filter for 'EXPORT AND REPORTING' with tabs for 'Fuel', 'Toll', and 'Truck washes and parking'. A callout bubble points to the 'Fuel' tab with the text: "Continue to fuel transactions." Below the filter, there are input fields for 'from' (01.10.2019) and 'to' (31.12.2019), and a 'CONFIRM' button. A callout bubble points to the 'All transactions' radio button with the text: "Use this tab to view all suspicious transactions." Below the filter, there are tabs for 'Transactions', 'Suspicious transactions', 'Statistics', and 'Transactions declined'. The 'Suspicious transactions' tab is active, showing a table of suspicious transactions. The table has columns for Date, Time, Number plate, Card, Product, Country, Service station, Km, and Quantity. The total number of suspicious transactions is 894.68.

Date	Time	Number plate	Card	Product	Country	Service station	Km	Quantity
04.12.2019	19:28:04	6AX 1979	<a href="#">789663030719597</a>	BA 95N	CZ	BENZINA - Humpolec		49.01
04.12.2019	19:28:04	6AX 1979	<a href="#">789663030719597</a>	BA 95N	CZ	BENZINA - Humpolec		49.01
04.12.2019	19:28:04	6AX 1979	<a href="#">789663030719597</a>	BA 95N	CZ	BENZINA - Humpolec		49.01
04.12.2019	11:24:30	6AX 1979	<a href="#">789663030719597</a>	BA 95N	CZ	EuroOil - Locket		43.56

Transactions		Suspicious transactions		Statistics		Transactions declined	
<span>SUSPECT TRANSACTION BULK SETUP ▾</span>							Total 894.68
Date ▾	Time	Number	Product	Country	Service station	Km	Quantity
04.12.2019	19:28:04	6AX 1	A 95N	CZ	BENZINA - Humpolec		49.01
04.12.2019	19:28:04	6AX 1979	BA 95N	CZ	BENZINA - Humpolec		49.01
04.12.2019	19:28:04	6AX 1979	BA 95N	CZ	BENZINA - Humpolec		49.01

This button may be used to set up rules for what is and what is not a "suspicious transaction" according to you.

**Suspect transaction bulk setup**

The parameters set will apply to all cards. If required, you may change the values for the individual cards in the Card Administration / Card detail section.

Suspect card amount:  EUR ▾ For the period:  ▾

Limit is something around 0 CZK or 0 litres

Suspect number of card transactions:  transaction For the period:  ▾

**Changes made by**

Name:

Email:

**CONFIRM CHANGES**

Pop-up window appears and it's up to you to set up the rules. They are based on total volume of transactions made within the given period of time and on total number of transactions made within the given period. This way you will change the settings on all your cards.

By default and if not changed, this system is set up to detect:

- 1200 litres within the period of 2 days**
- 4 transactions within the period of 1 day**

Should you wish to deactivate the system (not recommended), set values to 0.

It's also possible to change the "suspicious transactions" rules individually for each card.

Open the Cards list section first.

Fuel and prices > Cards list

## Cards list

Below is a list of Eurowag cards (or the cards of our partners), displaying activated sales areas. Click on the card detail to change the settings for the individual cards:

- Change limit
- Block card
- Set parameters for suspect transaction reporting

Search CLEAR FILTER

Cards list EXPORT

Card/card detail	Name	State	Card locking system	Limit	Validity of limit (days)	Limit valid from	
<a href="#">789663040134605</a>	UNIV. CARD 1			250 litres	8 days	22.12.2019	<b>BLOCK</b>
<a href="#">789663040134613</a>	UNIV. CARD 2			31 litres	2 days	27.12.2019	<b>BLOCK</b>
<a href="#">789663040134621</a>	UNIV. CARD 3			250 litres	8 days	27.12.2019	<b>BLOCK</b>

Second, click the PAN and open detail.

**Suspect transactions**

*The setup for these parameters does not trigger card blocking, but identifies suspect transactions with a card. Cards exceeding these limits may be tracked in the Transaction Listing section.*

<b>Suspect card amount:</b> 1200 litres	<b>For the period:</b> 2 days
<b>Suspect number of card transactions:</b> 4 transaction	<b>For the period:</b> 1 day

**CHANGE**

Click this button to change the settings.

**Suspect transactions**

*The setup for these parameters does not trigger card blocking, but identifies suspect transactions with a card. Cards exceeding these limits may be tracked in the Transaction Listing section.*

<b>Suspect card amount:</b> <input type="text" value="1600"/> litres	<b>For the period:</b> <input type="text" value="2 days"/>
<b>Suspect number of card transactions:</b> <input type="text" value="6"/> transaction	<b>For the period:</b> <input type="text" value="1 day"/>

Limit is something around 2000 EUR or 51040 CZK

**Changes made by**

Name: <input type="text" value="Test"/>	Email: <input type="text" value="test@test.cz"/>
---	--

**CONFIRM CHANGE**

Now you can perform desired changes.

Click this button to confirm.

When rules for “suspicious transactions” are met, notification e-mail is sent automatically to client’s contact address.

 AntiFraudSystem |   
Suspicious transactions - ID 34690627

 CustomRule\_Alert\_Transactions.csv  
807 bytes

Dear Customer,

Please find attached transactions which exceeded your “suspicious transactions” limit set for your card. You can change the limit anytime in your Clients Portal.

We ask you to review these transactions.

If necessary, please contact us

Your Eurowag Team

[customercare@eurowag.com](mailto:customercare@eurowag.com)

## VII. Conclusion

We believe that using this manual you will be perfectly able to start successfully using our Anti-Fraud System and also the Suspicious transactions detection system. Both these features represent a great way how to secure Eurowag fuel cards and prevent any potential losses.

In case of any further questions, please feel free to contact us at [customercare@eurowag.com](mailto:customercare@eurowag.com).