

Card scheme compliance readiness checklist



Real-time fraud prevention is now critical for acquirers

As card networks enforce stricter fraud and compliance thresholds, acquirers are under increasing pressure to identify performance issues and stop suspicious transactions earlier in the authorization lifecycle. This checklist will help you assess your readiness to strengthen compliance monitoring, detect card scheme message errors faster, defend against chargeback disputes and block payment fraud before transactions are completed—all while minimizing false positives and avoiding disruption to legitimate customer activity.

Monitoring card scheme compliance

Can you fix ratios before they become penalties?

- ☐ Do you have real-time visibility into authorization rates across all card payment transaction flows?
- ☐ Can you track timing, retry conditions, enumeration, fraud and dispute ratios against card scheme thresholds in real time?
- ☐ Can you calculate ratios based on individual merchant IDs to identify “borderline” behavior before it impacts ratios?
- ☐ Have you set early warning alerts to identify when ratios approach thresholds?

Detecting card scheme message errors

Are you catching the early signals indicating card scheme message errors?

- ☐ Do you have a real-time view across authorization and clearing transaction flows?
- ☐ Can you instantly detect missing, mismatched or invalid transaction fields across authorization and clearing records?
- ☐ Can you currently identify in real-time transaction patterns that commonly precede card scheme penalty conditions, such as:
 - » Response code errors or incorrect usage
 - » Excessive or repeated authorization retries
 - » Timing or field-level mismatches between authorization and clearing data
 - » Transaction length or formatting errors leading to declines, retries or rejected messages



Blocking card testing retries and fraud attacks before authorization

Do you understand how fraud affects your card security?

- ☐ Are you ensuring that card-not-present fraud is within defined threshold limits?
- ☐ Can you distinguish between fraud-related declines and other authorization failures?
- ☐ Are risk scores for individual cards, merchants, terminals and devices updated after every transaction?
- ☐ Are fraud controls precise enough to avoid impacting the completion of legitimate transactions?
- ☐ Can you detect card testing and other low-value transaction velocity spikes in real-time?
- ☐ Can you block suspicious activity at the individual transaction-level in real-time, before a payment completes?

Isolating the root cause of card scheme performance issues

How quickly can your teams identify and resolve performance issues?

- ☐ Is transaction performance continuously monitored across all channels?
- ☐ Can you decode every message and correlate response and request timings of every transaction in real time?
- ☐ Do you have a singular view of user transactional activity and behavior across channels?
- ☐ Can you identify the root cause of card scheme events without requiring manual correlation?
- ☐ Can teams immediately isolate and remediate issues related to third-party disconnects?
- ☐ Are latency, timeout and authorization issues flagged and remediated immediately?
- ☐ Are transaction issues flagged before they escalate into broader performance problems?

Capturing compliance audit trails

Are you prepared to provide an independent, transaction-level audit trail for card scheme disputes?

- ☐ Can you provide defensible, auditable data for card scheme dispute management and compliance reporting?
- ☐ Can you generate audit-ready reports without manual aggregation?
- ☐ Do compliance teams have access to real-time transaction insights?
- ☐ Are operations, fraud and compliance teams working from the same data?

What this means

If you answered “No” to several of these, there may be gaps in your ability to:

- » Proactively meet card scheme requirements without manual effort
- » Identify card scheme message errors and transaction anomalies early
- » Block fraud before transaction completion
- » Respond quickly to compliance and operational risks
- » Detect issues before card scheme thresholds are breached

Seeing gaps in your compliance readiness? INETCO is ready to help. sales@inetco.com