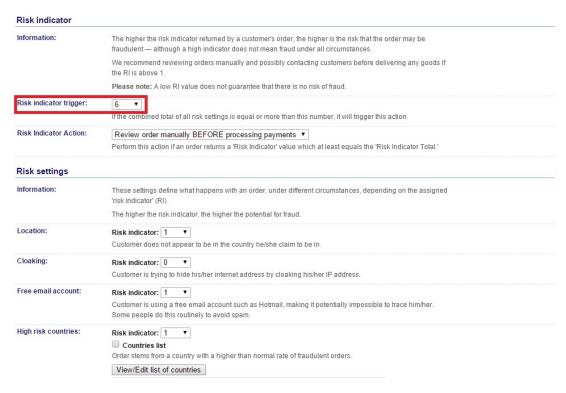# Fraud Protection Settings: Realtime payment processing redirects to Thank you page instead of going to payment gateway

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You will need to review your "**Fraud protection settings**" in Total Care – you may have set the "**Risk indicator trigger**" to a very low value such as 1 – thus, *SUSPECT* payment status in the order was triggered. When "*Suspect*" order status is triggered, the order will not be redirected to the realtime payment page for processing, it goes directly to the shop's Thank you page. You as the merchant can manually process the order, in this case after verifying the customer's payment details.

For Fraud protection settings to work properly, you need to increase the **Risk indicator trigger** value and set it to at least 6. (It must at least have a value of 5 but ideally 6 or 7.)

- Open your shop in ShopFactory

- Click on **My Orders** button to connect to the Total Care interface

- Click on **Settings** -> **Fraud Protection Settings**

- Set the Risk Indicator trigger value to "6"

- Review the Risk Settings/rules as per information provided on the page and then click Submit button

Risk indicator

Information:	The higher the risk indicator returned by a customer's order, the higher is the risk that the order may be fraudulent — although a high indicator does not mean fraud under all circumstances.
	We recommend reviewing orders manually and possibly contacting customers before delivering any goods if the RI is above 1.
	Please note: A low RI value does not guarantee that there is no risk of fraud.
Risk indicator trigger:	`6 ▼`
	If the combined total of all risk settings is equal or more than this number, it will trigger this action.
Risk Indicator Action:	`Review order manually BEFORE processing payments ▼`
	Perform this action if an order returns a 'Risk Indicator' value which at least equals the 'Risk Indicator Total.'

Risk settings

Information:	These settings define what happens with an order, under different circumstances, depending on the assigned 'risk indicator' (RI).
	The higher the risk indicator, the higher the potential for fraud.
Location:	Risk indicator: `1 ▼`
	Customer does not appear to be in the country he/she claim to be in.
Cloaking:	Risk indicator: `0 ▼`
	Customer is trying to hide his/her internet address by cloaking his/her IP address.
Free email account:	Risk indicator: `1 ▼`
	Customer is using a free email account such as Hotmail, making it potentially impossible to trace him/her. Some people do this routinely to avoid spam.
High risk countries:	Risk indicator: `1 ▼`
	☐ Countries list
	Order stems from a country with a higher than normal rate of fraudulent orders.
	`View/Edit list of countries`

Sample of SUSPECT orders due to Fraud settings: "**Risk indicator trigger**" value is very low