How to Use Stripe Radar for Fraud Protection

Introduction

Stripe Radar is Stripe's machine-learning fraud layer: it scores each card payment, flags risky checkouts, and can block or hold them before you ship access or digital products. On systeme.io, every sale that goes through **Stripe** on your funnel order form is eligible for Radar—you configure protection in the **Stripe Dashboard**, not in funnel settings.

This guide expands How to use Stripe Radar for fraud protection.

What You Need

- A systeme.io account (plan with Stripe)
- **Stripe connected** at account level and **enabled on the funnel** (connect Stripe, activate Stripe on funnel)
- Stripe account with Radar available on your pricing tier (Radar basics are included on standard Stripe card processing; advanced rule packs may be add-ons depending on region)
- Live or test mode clarity—tune rules in **test** before tightening **live** blocks

How Radar Applies to systeme.io Sales

When a customer pays on your order form, systeme.io creates a charge through your linked Stripe account. Stripe assigns a **risk score** and evaluates your **Radar rules** in real time.

- **Allow** — payment completes; sale appears under **Sales** → **Transactions**
- **Review** — payment may succeed but sits in Stripe's review queue for manual decision
- **Block** — payment is declined before completion; buyer sees a failed checkout

Radar does **not** run on PayPal, Mollie, GoCardless, or Cash on Delivery—only Stripe card/wallet flows (Apple Pay via Stripe included).

Step 1: Confirm Stripe Is Live on Funnels

1. Profile → **Settings** → **Payment gateways** → Stripe **connected**
2. Each funnel → **Funnel settings** → **Stripe** checked → **Save**
3. Run a test card payment on a staging funnel in Stripe test mode

Without Stripe on the funnel, Radar never sees the transaction—fix gateway setup on systeme.io before investing time in rules.

Step 2: Open Radar in Stripe

Log in to **dashboard.stripe.com** with the same Stripe account connected to systeme.io.

1. Go to **Radar** (or **Payments** → **Radar** depending on Stripe UI)
2. Review the **default risk evaluation** on recent payments from your funnel (filter by description, amount, or customer email)
3. Open **Rules** to see built-in and custom logic
4. Use **Reviews** for payments held for manual approve/decline

Match a test purchase email from systeme.io to the Stripe payment object to confirm Radar is scoring funnel traffic.

Step 3: Rules That Fit Digital Products

Start conservative—blocking too aggressively loses good sales on high-ticket courses and coaching.

Suggested progression

1. **Monitor only** — watch risk levels on the first 50–100 live funnel payments
2. **Request 3D Secure** or step-up authentication for elevated risk (region/SCA dependent)
3. **Place in review** when risk is elevated and order value exceeds your threshold
4. **Block** only when risk is highest or when rule matches known fraud patterns (velocity, mismatched country, disposable email lists)

Useful rule ideas

- Block if CVC or postal code check fails repeatedly from same IP
- Review if billing country ≠ card country and amount > X
- Block cards on a custom block list (stolen card reports)
- Allow returning customers on an allow list (email or card fingerprint in Stripe)

Stripe's rule editor uses plain conditions; test each rule in **test mode** before enabling on live.

Handling the Review Queue

When a payment lands in **review**:

1. Open the payment in Stripe Radar
2. Check risk insights, customer email (same as systeme.io contact), and prior charges
3. **Approve** if legitimate—buyer keeps access granted by systeme.io
4. **Refund and block** if fraudulent—use refund in systeme.io and revoke access if needed

Slow review can frustrate buyers waiting for course login—check the queue daily when selling launches.

Radar, Chargebacks, and Buyer Disputes

Radar reduces fraud **before** chargebacks; it does not replace good support. Train buyers to contact you first (resolve without dispute).

If a dispute still opens, respond in Stripe with receipt and access logs. Strong Radar history helps show you screened the payment.

Troubleshooting

Payments succeed but never appear in Radar

Wrong Stripe account linked, or sales run through PayPal instead of Stripe on that funnel.

Too many false declines

Loosen block rules; switch to review; allowlist repeat buyers.

Fraud still getting through

Add velocity rules; require 3DS on high amounts; tighten country and AVS checks.

Contact systeme.io support for checkout issues; Stripe Support for Radar rule behavior on specific payment IDs.

Frequently Asked Questions

Do I need Radar for Fraud Teams?

Many merchants start with default Radar and custom rules; larger volume or dedicated analysts may upgrade—check Stripe pricing for your country.

Can I see Radar scores inside systeme.io?

Risk detail is in Stripe; systeme.io shows transaction outcome (paid/failed/refunded).

Related Resources

- How to use Stripe Radar for fraud protection
- How to connect your Stripe account to systeme.io
- How to refund a customer
- Having an issue with your order? Resolve without a dispute

systeme.io — sell through Stripe and let Radar guard your funnel revenue.

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