



Potential fraud is a consideration for every brand with a referral program. Inevitably, someone will attempt to test the system by referring themselves.

Your Advocate program has an optional, automated Fraud Protection feature that can be used together with manual actions like **blocking email domains** (<https://help.impact.com/en/support/solutions/articles/15500000863-block-an-email-domain>) and specific **participants and IP addresses** (<https://help.impact.com/en/support/solutions/articles/15500000936-security-features-for-referral-programs>) to mitigate the effects of fraudulent behavior. However, keep in mind that the strongest defense against referral program fraud is **effective program design**.  
(<https://help.impact.com/en/support/solutions/articles/15500001538-design-a-fraud-proof-referral-program/>).


Referrals are only placed into a pending state after you turn on Fraud Protection for your Advocate account.

1. From the left navigation menu, select  [Menu] → **Settings**.
2. From the *Advocate Settings* section, select **Security**.
3. Select  [Toggle on] **Automatic fraud detection**.

### Fraud scoring explained

When Fraud Protection is turned on, Advocate will evaluate and assign a fraud score to all new referrals.

The fraud score ranges from 0 (no risk detected) to 100 (very high risk). It is calculated by comparing each new referral against previous referrals to look for similarities. The overall score assigned to a referral determines whether it's automatically approved or denied, or placed into a pending state for manual review.

Factor	Influence on score	Example Referral Information
Same email address	High	<b>robinbanks@example.com</b> and <b>robinbanks+test@example.com</b>
Same name (exact match only)	High	<b>Robin Banks</b> and <b>Robin Banks</b>
Same IP address	Medium	<b>192.158.1.38</b> and <b>192.158.1.38</b>
Similar email address	Medium	<b>robinbanks@example.com</b> and <b>RBanks@example.com</b>
Similar name	Low  Only used to support email address and IP address detectors.	<b>ROBIN BANKS</b> and <b>Robby Banks</b>

### Fraud Protection settings

Advocate supports three Fraud Protection levels: *Relaxed*, *Moderate*, or *Strict*. The level you select applies to all of your referral programs. Legacy referrals won't be evaluated.

#### Relaxed

The *Relaxed* setting is best for brands who want to streamline their referral program and reduce the likelihood of denying legitimate referrals. This level allows more referrals while accepting the possibility of some self-referrals.

Using the *Relaxed* setting, most referrals are automatically approved. If a referral is highly likely to be fraudulent, then it will be automatically denied.

Fraud Score	Action
0 to 84	Automatically approved
85 to 100	Automatically denied

#### Moderate

The Moderate setting is appropriate for brands with capacity for hands-on review of their referrals. This level provides a middle ground, allowing manual review of potential self-referrals for a more accurate referral program.

Fraud Score	Action
0 to 69	Automatically approved

## Fraud Score Action

70 to 84	<b>Manual review</b> ( <a href="https://help.impact.com/en/support/solutions/articles/155000001580-review-pending-referrals-for-advocate">https://help.impact.com/en/support/solutions/articles/155000001580-review-pending-referrals-for-advocate</a> ), required
85 to 100	Automatically denied

**Note:** If you turn off fraud protection while any referrals are in a pending state, these referrals will remain pending until manually reviewed.

### Strict

The *Strict* setting is recommended for brands prioritizing highly secure programs. This level may occasionally flag legitimate referrals, but it significantly reduces the likelihood of self referrals.

## Fraud Score

## Action

0 to 49	Automatically approved
50 to 100	Automatically denied

### Participant experience for instant access widgets

Typically, programs using **instant access widgets** (<https://help.impact.com/en/support/solutions/articles/155000000765-widget-types-explained>), immediately grant a reward to the referred friend. When Fraud Protection is turned on and Advocate detects a suspicious referral attempt, the referral is either denied or placed into a pending state, depending on its fraud score and your settings. Customer advocates see a message within the widget letting them know the referral was either denied or flagged for manual review. For pending referrals, no reward is issued unless you approve the referral.

# You got \$50 off thanks to a friend!

Use this reward to get \$50 off your next purchase.



### Looks like you tried referring yourself

Our team will review this referral. If approved, you and your friend will receive your rewards. Need help? Reach out to our Support team.

### Email

Get \$50 off

[Terms & Conditions](#)

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### Learn more

- **Design a Fraud-Proof Referral Program** (<https://help.impact.com/en/support/solutions/articles/155000001538-design-a-fraud-proof-referral-program/>).

- **Review Pending Referrals for Advocate** (<https://help.impact.com/en/support/solutions/articles/155000001580-review-pending-referrals-for-advocate>).