# Store fraud response checklist

When a WooCommerce store is hit by card testing: confirm it, slow it down in the first hour, clean up the orders, report it and harden the checkout.

**Check off each item as you go. Keep a printed copy somewhere other than your computer.**

## CONFIRM IT IS CARD TESTING

- [ ] Many Failed or Pending orders in a short window, often one cheap product.
- [ ] Guest orders with random names, odd billing details and throwaway emails.
- [ ] Order notes show declines: card declined, wrong security code, no funds.
- [ ] Gateway dashboard shows a spike in failed payments or failed SetupIntents.
- [ ] Access log shows bursts of POSTs to ?wc-ajax=checkout or wc/store/v1/checkout.

## SLOW IT DOWN IN THE FIRST HOUR

- [ ] Tell gateway support you are under a card testing attack. Note the ticket.
- [ ] Turn on gateway fraud tools: Radar rules, WooPayments fraud protection, 3D Secure.
- [ ] Add CAPTCHA or Turnstile to checkout. Confirm it also protects the Checkout block.
- [ ] Block checkout: turn on Store API rate limiting (Advanced, Features).
- [ ] Add an edge rate limit (CDN or host firewall) on POSTs to both checkout endpoints.
- [ ] Turn off guest checkout and My account sign-ups for now, if real sales allow it.

## CLEAN UP

- [ ] Export attack order IDs, times, totals and IP addresses before deleting anything.
- [ ] Refund any fraud payment that went through, in the gateway. Do not ship.
- [ ] Move failed attack orders to the Trash once the export is safe.
- [ ] Delete fake customer accounts from the attack, checking each first.
- [ ] Check stock levels so items held by unpaid orders are back on sale.

## REPORT AND RECORD

- [ ] Send the gateway the time window, order IDs, top IP addresses and what you changed.
- [ ] Ask if your account is restricted, when payouts resume and about attempt fees.
- [ ] Log every step with a time in an incident log.
- [ ] Real customers report fraud after buying? Suspect a skimmer, not card testing.

## MAKE THE STORE A POOR TARGET

- [ ] Keep the checkout challenge on and place a real test order after every update.
- [ ] Keep WooCommerce and edge rate limits in place after the attack ends.
- [ ] Review gateway fraud rules every month or two. Do not loosen them later.
- [ ] Set an alert or daily check for spikes in failed orders and declines.