Address Verification Service

Overview

In the portal you can configure your own post authorisation rulesets. These rulesets are triggered after the transaction has been authorised and before it is captured. Only transactions that are set up to automatically capture the authorisation (This can configured by using the "captured_now":false flag) are effected by these rules. If you have the capture_now flag set to false than you can still manually capture the transaction after the fact. The rulesets are set up with an "OR" logic. If you have multiple rules set up to reject a transaction, only one of them needs to be triggered in order to block the capture.

If a transaction is rejected based on these rules than Verifone automatically voids the transaction (removes the authorisation from your customers account) and the status of your transaction will be updated to **Canceled**.

By default all rulesets are configured to **Accept**. Rulesets can be build on the following parameters:

- AVS (Address Verification Service)
- CVV (Card Verification Value)
- 3D-Secure response

Note: Always review the rulesets to ensure that they align with your acquirer's and company risk policies before processing transactions.

When one of the rules of rejection is applied for any of the options, the initial authorisation message to the acquirer will be automatically reversed and the status of your transaction will be updated to **Canceled**.

Organisational hierarchy

Rules are created in the organisation where your user exists. To find out what organisation your user belongs to click on your account in the top right of the page. Any rules created in your organisation are applied to all child organisations. To review your child organisations click on **Organisations** in the **Administration** menu. Rulesets created in a child organisation overrule rules created in the parent organisation. Always make sure that the rules created in your organisation should also be applied to child organisations.

UI guide

1. Go to **Post authorisation rulesets** in the **Administration** menu to manage your rulesets.

2. At the top of the page the 3 tabs **AVS rules, 3DS rules, CVV rules,** can be used to switch between the different types of rulesets.
3. For each value you can choose to **Accept** or **Reject** the transaction if that value is returned.
4. After each change you are immediately asked to confirm or cancel the change. Confirmed changes are live immediately.

AVS

These are the available AVS Result accept/rejection choices:

AVS Result

0	Unknown.
1	Address matches, but postal code does not match.
2	Address and postal code do not match.
3	AVS is unavailable.
4	AVS is not supported for this card type.
5	No AVS data provided.
6	Postal code matches, but address does not match.
7	Both postal code and address match.
8	Address not checked, postal code unknown.
9	Address matches, postal code unknown.
10	Address does not match, postal code unknown.
11	Postal code not checked, address unknown.
12	Address matches, postal code not checked.
13	Address does not match, postal code not checked.
14	Postal code matches, address unknown.
15	Postal code matches, address not checked.
16	Postal code does not match, address unknown.
17	Postal code does not match, address not checked.
18	Postal code and address were not checked.
19	Name and postal code matches.
20	Name, address and postal code matches.
21	Name and address matches.
22	Name matches.
23	Postal code matches, name does not match.
24	Both postal code and address matches, name does not match.
25	Address matches, name does not match.
26	Postal code, address and name do not match.

CVV

These are the available CVV Result accept/rejection choices. We recommend to set **Not Matched** to **Reject**, but always consult your acquirer on this matter.

CVV Result

0	Unavailable
2	Not Matched
3	Not Checked

3D-Secure

ECI Result

BIN enrolled unable to verify cardholder authentication

BIN enrolled technical error

Cardholder not participating

API

Here are examples error messages for each type of reject reason:

- [AVS](#)
- [CVV](#)
- [3-D Secure](#)

```
{
"code": 111,
"details": {
"transaction": "602b79b4688b6e01c5ecef25",
"avs_result": "7"
 },
"message":
"The submitted transaction has been blocked by a ruleset specified by the organi
,
"timestamp": 1613461947787
}
```

```
{
"code": 111,
"details": {
"transaction": "602b781e688b6e01c5eceed7",
"cvv_result": "3"
 },
"message":
"The submitted transaction has been blocked by a ruleset specified by the organi
,
"timestamp": 1613461541902
```

```
}
```

```
{
"code": 111,
"details": {
"transaction": "602b78bc688b6e01c5eceee7",
"threed_authentication": {
"enrolled": "Y",
"pares_status": "U"
  }
 },
"message":
"The submitted transaction has been blocked by a ruleset specified by the organi:
,
"timestamp": 1613461692443
}
```