

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.



6Postal code matches, but address does not match.7Both postal code and address match.8Address not checked, postal code unknown.9Address matches, postal code unknown.10Address does not match, postal code unknown.11Postal code not checked, address unknown.12Address matches, postal code not checked.13Address does not match, postal code not checked.14Postal code matches, address unknown.15Postal code matches, address unknown.16Postal code matches, address unknown.17Postal code matches, address unknown.18Postal code does not match, address not checked.19Name and postal code matches.20Name and postal code matches.21Name and postal code matches.22Name and address matches.23Postal code matches, name does not match.24Postal code matches, name does not match.25Address matches, name does not match.26Postal code, address and name does not match.26Postal code and address matches.27Postal code matches, name does not match.28Postal code matches, name does not match.29Postal code matches, name does not match.20Postal code matches, name does not match.21Postal code matches, name does not match.22Postal code matches, name does not match.23Postal code matches, name does not match.24Postal code matches, name does not match.<	5	No AVS data provided.
8Address not checked, postal code unknown.9Address matches, postal code unknown.10Address does not match, postal code unknown.11Postal code not checked, address unknown.12Address matches, postal code not checked.13Address matches, postal code not checked.14Postal code matches, address unknown.15Postal code matches, address unknown.16Postal code not match, address unknown.17Postal code does not match, address unknown.18Postal code does not match, address unknown.19Name and postal code matches.20Name and postal code matches.21Name and address matches.22Name and address matches.23Postal code and address matches, name does not match.24Address matches, name does not match.	6	Postal code matches, but address does not match.
9Address matches, postal code unknown.10Address does not match, postal code unknown.11Postal code not checked, address unknown.12Address matches, postal code not checked.13Address does not match, postal code not checked.14Postal code matches, address unknown.15Postal code does not match, address unknown.16Postal code does not match, address unknown.17Postal code does not match, address unknown.18Postal code does not match, address not checked.19Name and postal code matches.20Name, address matches.21Name and address matches.22Name and address matches.23Postal code and address matches, name does not match.24Postal code and address matches, name does not match.25Maters matches, name does not match.	7	Both postal code and address match.
10Address does not match, postal code unknown.11Postal code not checked, address unknown.12Address matches, postal code not checked.13Address matches, postal code not checked.14Postal code matche, postal code not checked.15Postal code matches, address unknown.16Postal code does not match, address unknown.17Postal code does not match, address unknown.18Postal code does not match, address not checked.19Name and postal code matches.20Name and postal code matches.21Name and address matches.22Name and address matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Mares matches, name does not match.	8	Address not checked, postal code unknown.
11Postal code not checked, address unknown.12Address matches, postal code not checked.13Address does not match, postal code not checked.14Postal code matches, address unknown.15Postal code matches, address unknown.16Postal code does not match, address unknown.17Postal code does not match, address not checked.18Postal code and address were not checked.20Name and postal code matches.21Name and dostal code matches.22Name and address matches.23Postal code and address matches.24Both postal code and address matches, name does not match.25Matters matches, name does not match.	9	Address matches, postal code unknown.
12Address matches, postal code not checked.13Address does not match, postal code not checked.14Postal code matches, address unknown.15Postal code matches, address not checked.16Postal code does not match, address unknown.17Postal code does not match, address not checked.18Postal code and address were not checked.19Name and postal code matches.20Name, address matches.21Name and postal code matches.22Name and address matches.23Postal code and address matches, name does not match.24Both postal code and address matches, name does not match.25Matters, name does not match.	10	Address does not match, postal code unknown.
13Address does not match, postal code not checked.14Postal code matches, address unknown.15Postal code matches, address not checked.16Postal code does not match, address unknown.17Postal code does not match, address not checked.18Postal code and address were not checked.19Name and postal code matches.20Name, address and postal code matches.21Name and postal code matches.22Name and address matches.23Postal code and address matches, name does not match.24Both postal code and address matches, name does not match.25Matters matches, name does not match.	11	Postal code not checked, address unknown.
14Postal code matches, address unknown.15Postal code matches, address not checked.16Postal code does not match, address unknown.17Postal code does not match, address unknown.18Postal code and address were not checked.19Name and postal code matches.20Name, address and postal code matches.21Name and address matches.22Name and address matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	12	Address matches, postal code not checked.
15Postal code matches, address not checked.16Postal code does not match, address unknown.17Postal code does not match, address not checked.18Postal code and address were not checked.19Name and postal code matches.20Name, address and postal code matches.21Name and address matches.22Name and address matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	13	Address does not match, postal code not checked.
16Postal code does not match, address unknown.17Postal code does not match, address not checked.18Postal code and address were not checked.19Name and postal code matches.20Name, address and postal code matches.21Name and address matches.22Name and address matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	14	Postal code matches, address unknown.
17Postal code does not match, address not checked.18Postal code and address were not checked.19Name and postal code matches.20Name, address and postal code matches.21Name and address matches.22Name and address matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	15	Postal code matches, address not checked.
18Postal code and address were not checked.19Name and postal code matches.20Name, address and postal code matches.21Name and address matches.22Name and address matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	16	Postal code does not match, address unknown.
19Name and postal code matches.20Name, address and postal code matches.21Name and address matches.22Name matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	17	Postal code does not match, address not checked.
20Name, address and postal code matches.21Name and address matches.22Name matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	18	Postal code and address were not checked.
21Name and address matches.22Name matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	19	Name and postal code matches.
22Name matches.23Postal code matches, name does not match.24Both postal code and address matches, name does not match.25Address matches, name does not match.	20	Name, address and postal code 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.	21	Name and address matches.
24 Both postal code and address matches, name does not match. 25 Address matches, name does not match.	22	Name matches.
25 Address matches, name does not match.	23	Postal code matches, name does not match.
	24	Both postal code and address matches, name does not match.
26 Postal code, address and name do 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
- <u>CVV</u>
- 3-D Secure

```
{
"code": 111,
"details": {
"transaction": "602b79b4688b6e0lc5ecef25",
"avs_result": "7"
},
"message": "The submitted transaction has been blocked by a ruleset specified by the organization owning the
account, or by a superior organization. Further information is available by querying the relevant
ValidationRuleSetMatch, or by examining the blocked transaction in the user interface.",
"timestamp": 1613461947787
}
```

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



account, or by a superior organization. Further information is available by querying the relevant ValidationRuleSetMatch, or by examining the blocked transaction in the user interface.", "timestamp": 1613461541902 }

{
 "code": 111,
 "details": {
 "code": 111,
 "details": {
 "transaction": "602b78bc688b6e0lc5eceee7",
 "threed_authentication": {
 "enrolled": "Y",
 "pares_status": "U"
 }
 ,
 "message": "The submitted transaction has been blocked by a ruleset specified by the organization owning the
 account, or by a superior organization. Further information is available by querying the relevant
 ValidationRuleSetMatch, or by examining the blocked transaction in the user interface.",
 "timestamp": 1613461692443
}