

Rules logic in Verifone Central

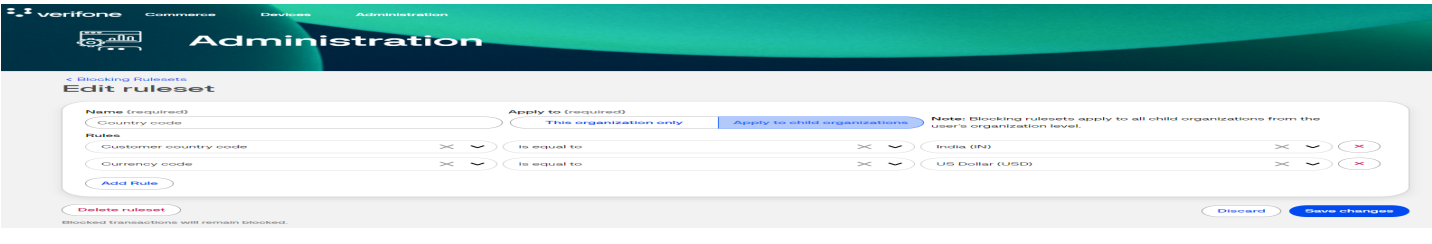
[Blocking rulesets](#) can be set for any merchant entity and can only be viewed by the merchant entity they were set up for.

Within a blocking ruleset, you can set any of the following rules:

- **Amount** – The rule is triggered if the transaction amount fulfils the operator criteria.
 - The following operators are permitted:
 - is less than
 - is less than and equal to
 - is equal to
 - is not equal to
 - is greater than or equal to
 - is greater than
 - The `value` field accepts any number.
- **Currency code** – The rule is triggered if the transaction currency code fulfils the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The `value` field is a drop-down of all transaction currency codes that Verifone accepts.
- **Customer** – The rule is triggered if the customer ID fulfils the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The `value` field accepts any text.
- **Customer country code** – The rule is triggered if the shopper's country code fulfils the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The `value` field is a drop-down of all country codes that Verifone accepts.
- **Customer IP** – The rule is triggered if the shopper's IP address fulfils the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The `value` field accepts IP-formatted content.
- **Customer IP country** – The rule is triggered if the country code of the shopper's IP address fulfills the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The `value` field is a drop-down of all country codes that Verifone accepts.
- **Issuer country** – The rule is triggered if the country code of the shopper's payment card issuer fulfils the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The `value` field of all country codes that Verifone accepts.
- **Organization ID** – The rule is triggered if the merchant entity that initiated the transaction fulfils the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The `value` field accepts any number.
- **3DS enrollment status** – The rule is triggered if the 3DS enrolment status provided during the 3DS process fulfils the operator criteria.
 - The following operators are permitted:

- is equal to
 - is not equal to
 - The **value** field accepts the following values:
 - Yes (Y) - The bank is participating in 3-D Secure protocol and will return the ACSUrl.
 - No (N) - The bank is not participating in 3-D Secure protocol.
 - Unavailable (U) - The DS or ACS is not available for authentication at the time of the request.
 - Bypass (B) - The merchant authentication rule is triggered to bypass authentication in this use case.
- **3DS authentication status** – The rule is triggered if the 3DS authentication status provided during the 3DS process fulfills the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The **value** field accepts the following values:
 - Successful (Y) - Successful Authentication.
 - Failed (N) - Failed Authentication.
 - Authentication attempts (A) - Successful Attempts Transaction.
 - Challenge required (C) - Challenge Required for Authentication.
 - Rejected (R) - Authentication Rejected.
 - Unable to complete (U) - Unable to Complete Authentication.
- **3DS signature verification** – The rule is triggered if the 3DS signature verification provided during the 3DS process fulfills the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The **value** field accepts the following values:
 - Valid (Y) - Indicates that the signature of the PAREs has been validated successfully and the message contents can be trusted.
 - Invalid (N) - Indicates that the PAREs could not be validated. This result could be for a variety of reasons; tampering, certificate expiration, etc., and the result should not be trusted.
- **3DS error** – The rule is triggered if an error value provided during the 3DS process fulfills the operator criteria.
 - The following operators are permitted:
 - is equal to
 - is not equal to
 - The **value** field accepts any number

You can set multiple blocking rulesets for a merchant entity. You can also combine multiple validations in a blocking ruleset. However, blocking rulesets need to be added separately as a new rule for each criterion. If at least one blocking ruleset is activated for a merchant entity during a transaction, then the Verifone Validation Service blocks that transaction.



Verifone Validation Logic

To provide an example of the Verifone validation logic, let us assume that you set up the following two blocking rulesets for a given merchant entity:

1. **Blocking Ruleset A**
 - Rule 1: Issuer Country equals to Country A
 - Rule 2: Amount is greater than 100
 - Rule 3: Currency Code equals to Currency Code B
2. **Blocking Ruleset B**
 - Rule 1: Customer Country Code is not equal to Country Code C

After saving the blocking rulesets, transaction #001 is initiated with the merchant entity with the following properties:

- 99 Currency Code B with Issuer Country A from Shopper Country D

And the following logic is applied by the Verifone Validation Service for Transaction #001:

- Blocking Ruleset A, Rule 1 is triggered
- Blocking Ruleset A, Rule 2 is not triggered
- Blocking Ruleset A, Rule 3 is triggered
- Blocking Ruleset A is not activated
- Blocking Ruleset B, Rule 1 is triggered
- Blocking Ruleset B is activated
- Result: The Transaction is blocked by the Verifone Validation Service

Transaction #002 is initiated with the merchant entity with the following properties:

- 101 Currency Code A with Issuer Country B from Shopper Country C

The following logic is applied by the Verifone Validation Service for transaction #002:

- Blocking Ruleset A, Rule 1 is not triggered
- Blocking Ruleset A, Rule 2 is triggered
- Blocking Ruleset A, Rule 3 is not triggered
- Blocking Ruleset A is not activated
- Blocking Ruleset B, Rule 1 is not triggered
- Blocking Ruleset B is not activated
- Result: The transaction is not blocked by the Verifone Validation Service, and is sent for further processing

The transaction might still be declined by other parties in the acquiring chain.