

https://verifone.cloud/docs/online-payments/fraud-management/blocking-rulesets/rules-logic-in-verifone-central Updated: 20-Oct-2025

## **Rules logic in Verifone Central**

<u>Blocking rulesets</u> can be set for any merchant entity and can only be viewed by the merchant entity for which they were set up.

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

- **Amount**? The rule is triggered if the transaction amount fulfills the operator criteria.
  - The following operators are permitted:
    - is less than
    - is less than or 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
  - o The value field is a drop-down of all transaction currency codes that Verifone accepts.
- Customer? The rule is triggered if the customer ID fulfills 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 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.
- **Customer IP**? The rule is triggered if the shopper's IP address fulfills the operator criteria.
  - The following operators are permitted:
    - is equal to
    - is not equal to
  - The value field accepts IP-formatted content.

Please note that the **Customer IP address is not collected when using the Verifone iFrame**. This rule may not apply.

- **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 fulfills 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 fulfills 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 enrollment 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:
    - Yes (Y) The bank is participating in the 3-D Secure protocol and will return the ACSUrl.
    - No (N) The bank is not participating in the 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 fulfils 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 fulfils the operator criteria.
  - The following operators are permitted:
    - is equal to
    - is not equal to
  - o 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.

Edit Blocking Ruleset

## **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 Country A
- Rule 2: Amount is greater than 100
- Rule 3: Currency Code equals Currency Code B

## 2. Blocking Ruleset B

o 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.