

## Rules logic in Verifone Central

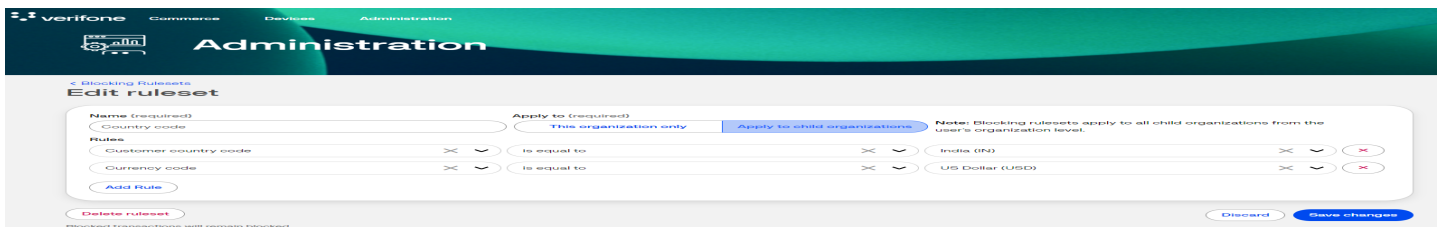
[Blocking rulesets](#) can be set for any merchant entity and can only be viewed by the merchant entity they were set up for.

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 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.
- **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.



<https://verifone.cloud/docs/online-payments/fraud-management/blocking-rulesets/rules-logic-in-verifone-central>

Updated: 04-Jul-2024

## 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.