Blocking failed 3DS transactions

Overview

The purpose of 3-D Secure is to safeguard the online payment by applying an additional authentication step of the cardholder before sending an authorization request to the card issuer.

However, adoption of 3-D Secure is significantly different across geographic regions. This leads to a variety of payment flows, depending on if 3-D Secure is mandatory or not in that specific country.

Given the role of Verifone as a Payment Gateway, and the differences across regions where merchants can sell, it is necessary to add a blocking rule based on the result of the 3-D Secure authentication to enforce the business flow required by each country.

Availability

The **Blocking Rulesets** in Verifone Central is available under the *Administration* tab and can be used by any user with a?Merchant Admin role.

Administration

Easily set up new accounts streamlined
Account Setup process, optimize financial
operations with our FinOps tools & fine-tune
account with our Advanced Settings options.
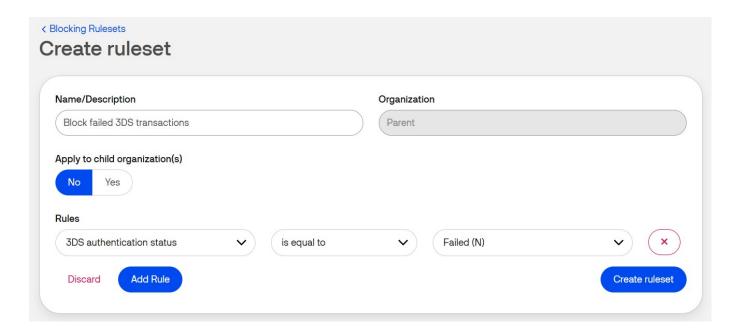
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The availability of 3D-Secure depends on each acquirer. Consult the list of supported acquirers together with the functionality available here.
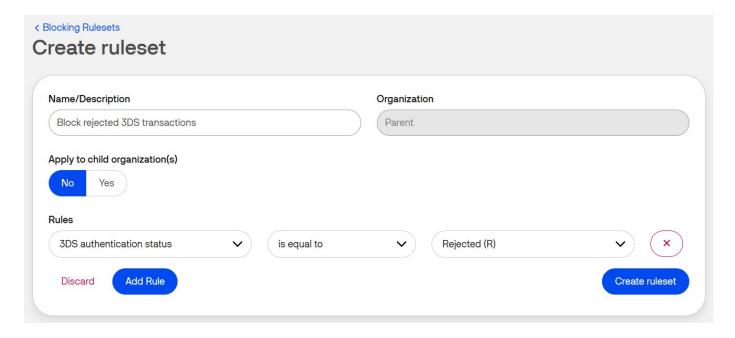
Workflow in Verifone Central

Merchants that fall under the requirements of PSD 2 and require a 3DS authentication from shoppers located inside the European Economic Area (EEA) need to create two blocking rules to block transactions that either failed or rejected the 3-D Secure authentication process.

Blocking rulesets must be set at Merchant Site level. As a Merchant Admin, in Verifone Central, go under **Administration** > **Blocking Rulesets** and create two new blocking rulesets, blocking based on the 3DS Authentication statuses: N (Failed) and R (Rejected). These need to be two independent blocking rulesets.

Create a blocking ruleset for failed 3DS transactions

Create a blocking ruleset for rejected 3DS transactions

Read the full documentation for blocking rulesets [here](#).

Reporting

Failed transactions due to blocking rulesets will have a response code = 9998 with the response description *Transaction blocked by validation rules*. Further reporting can be done based on the 3D Secure status N (Failed) and R (Rejected).