

VELOCITY CHECKS

USER GUIDE

Version: 1.0

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1 About Velocity Checks

The Velocity Checking system is designed to alert the Merchant when a certain number of transactions of a certain type reached a certain threshold. This is a requirement that some Merchant Acquirers require a Merchant to have in place.

2 Using the Velocity Checks

The Velocity Checks creation/information page can be accessed via the *VC Rules* tab on the main menu in the MMS.

Velocity Check Rules Create/Modify Rule

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Action	ID	Name	Type	Threshold	Window	Merchant	Currency	Purpose	Outcome	Grouping	State
Choose... ▾	1	Max 10 transactions in 10 minutes	Count	10	10 minutes	101122	[Any]	[Any]	[Any]	CardNumber	Active

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2.1 Main Screen

Action	<p>Modify – Make a change to the Velocity Check</p> <p>Deactivate – Turn the Velocity Check off until further notice</p> <p>Reset – Reset the time/count of the Velocity Check</p> <p>Delete – Delete the Velocity Check from the system</p>
ID	The Rule ID for the Velocity Check
Name	Velocity Check name
Type	Velocity Check rule type (e.g. Count, Sum-value or Max-value)
Threshold	The Velocity Check threshold (the amount at which the check comes into effect)
Window	Time period set on Velocity Check
Merchant	The Merchant Account the Velocity Check is set-up for
Currency	The currency the Velocity Check is set-up for
Purpose	The transaction type the Velocity Check is set-up for
Outcome	The transaction state the Velocity Check is set-up for
Grouping	The properties that are used to group the transactions (e.g. CardNumber)
State	Whether the Velocity Check is Active or Inactive

3 Creating the Velocity Checks

To create a new *Velocity Check* rule simply click on the 'Create/Modify Rule' button in the top right hand corner. Once loaded the page should look like the below.

Velocity Check Rule

VC Rule Lookup

Please enter the Rule ID or Rule Name of the VC Rule you wish to find.

VC Rule:

VC Rule

Rule Identity
Please provide a name for this rule and optionally a description as to it's purpose. If no name is provided then one will be automatically generated.

Rule Name: *Optional // Up to 50 characters // Defaults to automatically generated name*

Description: *Optional // Up to 255 characters*

Rule Type
Please specify the type of rule, the rule's threshold and timeframe over which the rule is checked. For further information click [here](#).

Type: *Required*

Threshold: *Required*

Timeframe: *Required*

Rule Requirements
Please specify any values that must match in the transaction for it to be handled by this rule and increment the rule's counter.

Merchant Account: *Optional*

Transaction Currency: *Optional*

Transaction Purpose: *Optional*

Transaction Outcome: *Optional*

Rule Transaction Grouping
Please specify the properties that are used to group the transactions. For example, to limit transactions on a per Card Number basis add the Card Number property to the grouping.

Grouping Properties: *Optional*

Rule Actions
Please specify what actions to take in the rules Counter Limit is exceeded.

Send Email: *Optional*

Decline Transaction: *Optional*

3.1 VC Rule Lookup

VC Rule	This allows you to search for a specific Rule by ID or Rule Name.
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3.2 VC Rule Creator

Rule Identity		
Rule Name	Optional	This gives you the option to give the new VC Rule a specific name. The default is an automatically generated and can be changed.
Description	Optional	The description field can be used for further information (e.g. logging who created the check, etc).
Rule Type		
Type	Required	<p>Count of Transactions This type of rule will count how many matching transactions are received within the given timeframe and will be triggered if the count exceeds the specified threshold.</p> <p>Value of Transactions This type of rule will total the amounts of all matching transactions received within the given timeframe and will be triggered if the total amount exceeds the specified threshold. The currency requirement can be set to limit the rule to a particular currency. If not limited then the minor monetary value is added regardless of currency so £10.00 + \$10.00 would sum to 2000 monetary units.</p> <p>Max. Value per Transaction This type of rule will check the amount of each matching transaction and will be triggered if the total amount is greater than the specified threshold.</p>

		<i>No timeframe or transaction grouping will be used by this type of rule.</i>
Threshold	Required	The amount the VC Rule should be limited/set to. <i>The threshold should be provided in minor monetary units (ie no decimal points) e.g. £10.00 = 1000</i>
Timeframe	Required	The timeframe is the length of time which the rule is checked. E.g. 1 day or 2 hours. <i>There is a minimum time of 5 minutes and a maximum of 31 days.</i>
Rule Requirements		
Merchant Account	Optional	This specifies the Merchant Account you wish to set the VC Rule up on. If <Any Merchant> is chosen, this will set the VC Rule up on all Merchant Accounts under the Customer account.
Transaction Currency	Optional	This specifies the currency requirement which allows you to limit the rule to a particular currency (e.g. GBP or EUR). If <Any Currency> is chosen, this will set the VC Rule for all currencies under the Merchant Account/s.
Transaction Purpose	Optional	This allows you to limit the VC Rules to a particular transaction type (e.g. SALE, REFUND or VERIFY). If <Any Purpose> is chosen, this will set the VC Rule for all transaction types being processed on the Merchant Account/s.
Transaction Outcome	Optional	This allows you to limit the VC Rules to a particular transaction state (e.g. ACCEPTED or DECLINED). If <Any Outcome> is chosen, this will set the VC Rule for all transaction states being returned on the Merchant Account/s.

Rule Transaction Grouping		
Grouping Properties	Optional	<p>This specifies the properties that are used to group the transactions.</p> <p>Merchant – per Merchant Account Currency – per Currency Purpose – per Sale/Refund/Verify Outcome – per Successful/Failed Transaction Card Number – per Card Number Client Address – per Customer IP Address</p> <p><i>For example; to limit transactions on a per Card Number basis add the Card Number property to the grouping.</i></p>
Rule Actions		
Send Email	Optional	<p>If the threshold is exceeded a notification e-mail will be sent to this address. Multiple e-mail addresses can be entered however they need to be comma separated.</p>
Decline Transaction*	Optional	<p>If the threshold is exceeded a declined message will be returned to the Customer/you.</p>

Decline Transaction*

If 'Decline Transaction' is chosen an error message of 'VCS Decline' will be shown.



Once 'Setup Rule' has been clicked, the VC Rule will be activated and put in place.

3.3 Modify a VC Rule

If a VC Rule needs to be edited/changed for any reason, simply go to the VC Rules panel and locate the rule you wish to modify.

To modify the VC Rule click on the Action drop down box and click on Modify, this will then take you to the VC Rule creation page to edit the relevant fields and information.

3.4 Pausing a VC Rule

If a VC Rule needs to be 'paused' for any reason, simply go to the VC Rules panel and locate the rule you wish to pause.

To pause the VC Rule click on the Action drop down box and click on Deactivate, follow the dialog box instructions and then the VC Rule should be paused until further notice. To reactivate it follow the above steps but choose Reactivate from the drop down box.

3.5 Resetting a VC Rule

If a VC Rule needs to be reset for any reason, simply go to the VC Rules panel and locate the rule you wish to reset.

To reset the VC Rule click on the Action drop down box and click on Reset, follow the dialog box instructions and then the VC Rule counter should be reset.

3.6 Removing a VC Rule

If a VC Rule is no longer required and can be removed from the system, simply go to the VC Rules panel and locate the rule you wish to remove.

To delete the VC Rule click on the Action drop down box and click on Delete, follow the dialog box instructions and then the VC Rule should be removed.

4 Gateway Response

There are now two new return values that will help you, please see the below.

Field Name	Returned?	Description
vcsResponseCode	Always	<p>A numeric code providing the outcome of the transaction.</p> <p>0 - Successful / authorised transaction. 5 – Payment rejected</p>
vcsResponseMessage	Always	<p>For a successful transaction this will return as "Success"</p> <p>If the transaction was blocked, it will contain the rule name and reason it was blocked.</p> <p><i>For example; VCR:DA92-6365-3635-5A16: No more than X transactions per outcome every X minutes for MID NNNNNN</i></p>