

Velocity Checks Rules

User Guide - V1.02

Table of Contents

1	About Velocity Checks	3
2	Using the Velocity Checks	3
3	Creating the Velocity Checks	5
3.1	VC Rule Lookup.....	6
3.2	VC Rule Creator	6
3.3	Modify a VC Rule.....	9
3.4	Pausing a VC Rule	9
3.5	Resetting a VC Rule	9
3.6	Removing a VC Rule	9
4	Gateway Response	11
5	Version Control	12

1 About Velocity Checks

The Gateway allows you to configure velocity controls using the Merchant Management System (MMS). These can be used to email you declined transactions automatically, where they exceed these controls.

For example, you can set up a control that stops a certain card number from being used more than twice in the space of a few minutes.

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.

Demo_Customer Velocity Check Rules Create/Modify Rule

Show Type: Count of Transactions Update List

Next → Entries per page: [10] 20 50 100

Action	ID	Name	Type	Threshold	Window	Merchant	Currency	Purpose	Outcome	Grouping	Triggered	State
Choose...	606	VCR-4926-36ea-4a3f-2f13	Count	1,000	10 minutes	[Any]	[Any]	[Any]	[Any]		0	Active

Next → Entries per page: [10] 20 50 100

Action	Modify – Make a change to the Velocity Check Deactivate – Turn the Velocity Check off until further notice Reset – Reset the time/count of the Velocity Check Delete – Delete the Velocity Check from the system
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)
Triggered	Number of times rule triggered
State	Whether the Velocity Check is Active or Inactive

3 Creating the Velocity Checks

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

Demo_Customer **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 its 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 // For transaction values this must be in minor currency e.g. £20.50 = 2050

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

[Show Payment Criteria](#)

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 if the rules threshold 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>Min. Value per Transaction This type of rule will check the amount of each matching transaction and will be triggered if the total amount is less than the specified threshold. <i>No timeframe or transaction grouping will be used by this type of rule.</i></p>

		<p>Max. Value per Transaction</p> <p>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. <i>No timeframe or transaction grouping will be used by this type of rule.</i></p>
Threshold	Required	<p>The amount the VC Rule should be limited/set to.</p> <p><i>The threshold should be provided in minor monetary units (ie no decimal points) e.g. £10.00 = 1000</i></p>
Timeframe	Required	<p>The timeframe is the length of time which the rule is checked. E.g. 1 day or 2 hours.</p> <p><i>There is a minimum time of 5 minutes and a maximum of 31 days.</i></p>
Rule Requirements		
Merchant Account	Optional	<p>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.</p>
Transaction Currency	Optional	<p>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.</p>
Transaction Purpose	Optional	<p>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.</p>
Transaction Outcome	Optional	<p>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</p>

		VC Rule for all transaction states being returned on the Merchant Account/s.
<p>Show Payment Criteria – select to display payment card criteria fields. You may specify multiple values for each card criteria, but all criteria must match the transaction and therefore conflicting criteria should be avoided.</p> <p>(For example, requiring a Card Class of 'debit' only and Card Type of 'Visa Credit' only results in conflicting criteria which can never match.)</p>		
Card Markets	Optional	Choose from Corporate or Consumer.
Card Classes	Optional	Choose from Credit, Debit and Prepaid.
Card Types	Optional	Select the required card types from the dropdown list.
Card Issuing Countries	Optional	Select the required card issuing countries from the dropdown list.
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 Customer's IP Address - per Customer IP Address Customer's Email – per Customer Email Address Merchants Customer Reference – per Merchants Customer Ref</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	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.
Decline Transaction*	Optional	If the threshold is exceeded a declined message will be returned to the Customer/you.

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, go to the VC Rules panel, and locate the rule you wish to modify.

To modify the VC Rule, click 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, go to the VC Rules panel, and locate the rule you wish to pause.

To pause the VC Rule, click 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, go to the VC Rules panel and locate the rule you wish to reset.

To reset the VC Rule, click 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 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 two return values:

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

5 Version Control

Version	Date	Update information
1.01	13/11/2020	Updated formatting.
1.02	12/04/2026	Added payment fields and additional grouping options.