



Advanced risk assessment

Back Office user manual

Document version 1.6

Contents

1. HISTORY OF THE DOCUMENT.....	4
2. OBTAINING HELP.....	5
Viewing online documentation.....	5
Getting in touch with technical support.....	5
3. ADVANCED RISK ASSESSMENT MODULE.....	6
3.1. Prerequisites.....	6
3.2. Understanding how the module works.....	6
Managing the criteria.....	7
Managing actions.....	7
3.3. Understanding the control process.....	9
4. CONFIGURING THE ADVANCED RISK ASSESSMENT VIA THE BACK OFFICE.....	10
4.1. Configuration tab.....	11
4.2. 3D Secure result tab.....	12
3D Secure payment with a cardholder whose authentication cannot be verified.....	13
Card not enrolled in the 3D Secure program.....	13
3D Secure payment with a card whose enrollment cannot be verified.....	14
Liability shift.....	14
4.3. Amount tab.....	15
Minimum amount limit control.....	16
Maximum amount limit control.....	17
Control of the amount accumulated for a payment method over a week.....	17
4.4. Payment method tab.....	19
Control of commercial cards.....	19
Control of commercial cards depending on their origin.....	20
Control of prepaid cards.....	21
Control of cards with unconditional authorization.....	22
Control of e-Carte Bleue.....	23
Control of personal credit cards.....	24
Control of personal debit cards.....	25
4.5. Shopping cart tab.....	26
Control of the number of items in the cart.....	26
Shopping cart items control.....	27
4.6. Country tab.....	28
Customer country control (billing address).....	28
Control of the shipping country.....	29
Control of diversity of countries.....	30
Control of card types issued by certain countries.....	31
Country control for SDD payments.....	32
4.7. Velocity tab.....	33
Velocity of an e-mail address within a week.....	33
Velocity of an IP address within a week.....	34
Velocity of a payment method over a week.....	34
4.8. Media tab.....	35
4.9. SafeKey result tab.....	36
Card not enrolled in SafeKey program.....	36
Payment with a card for which it is impossible to verify the enrollment into SafeKey program.....	37
4.10. Example.....	37
Enable 3D Secure only from a certain amount.....	37
5. CREATING NOTIFICATION RULES SPECIFIC TO RISK ASSESSMENT.....	38

6. TRANSMITTING USEFUL DATA TO THE ADVANCED RISK ASSESSMENT VIA THE PAYMENT FORM.....	40
6.1. Transmitting order details.....	40
6.2. Transmitting buyer details.....	44
6.3. Transmitting shipping details.....	45
7. TRANSMITTING USEFUL DATA TO THE ADVANCED RISK ASSESSMENT VIA THE WEB SERVICE.....	46
7.1. Sending the customerRequest object in a request.....	47
8. VIEWING DETAILS OF A TRANSACTION IN THE BACK OFFICE.....	48
9. MANUAL VALIDATION OF A TRANSACTION.....	49
10. IDENTIFYING AND ANALYZING ACTIONS RETURNED BY THE ADVANCED RISK ASSESSMENT MODULE.....	50

1. HISTORY OF THE DOCUMENT

Version	Author	Date	Comment
1.6	Lyra Network	5/22/2019	Details on risk assessment methods via web services
1.4	Lyra Network	2/19/2019	<ul style="list-style-type: none">• Update of available criteria.• Deleting the "Setting up notification e-mails to the merchant" and "Creating a custom notification rule" chapters.• Addition of chapter "Creating notification rules specific to risk assessment".
1.3	Lyra Network	5/14/2018	<ul style="list-style-type: none">• Addition of chapters:<ul style="list-style-type: none">• Maximum amount limit control Minimum amount limit control• Control of personal credit cards• Control of personal debit cards• Update of chapters:<ul style="list-style-type: none">• Cards control ...• Velocity of a payment method over a week
1.2	Lyra Network	12/15/2015	Chapter added: <ul style="list-style-type: none">• SafeKey result tab
1.1	Lyra Network	9/29/2015	Chapters added: <ul style="list-style-type: none">• Creating a custom notification rule• Enable 3D Secure only from a certain amount. Additional information related to AMEX and Maestro payment methods.
1.0	Lyra Network	6/29/2015	Initial version

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2. OBTAINING HELP

Viewing online documentation

Need some help? Please, check online documentation

In France	https://payzen.io/fr-FR/faq/sitemap.html
In Europe	https://payzen.io/en-EN/faq/sitemap.html
In Latin America (except Brazil)	https://payzen.io/lat/faq/sitemap.html
In Brazil	https://payzen.io/pt-BR/faq/sitemap.html
In India	https://payzen.io/in/faq/sitemap.html

We are constantly improving the understanding and proper use of our technical documentation. We appreciate any constructive remarks on your part.

Please send your comments and suggestions about the documentation to the e-mail address pole.documentation@lyra-network.com.

Getting in touch with technical support

For technical inquiries or support, you can reach us from Monday to Friday, between 9am and 6pm

	By phone	By e-mail
In France	0811708709 <small>Service fee 0,06 € / min + call charge</small>	support@payzen.eu
In Europe	+33 820902103 <small>Service fee 0,12 € / min + call charge</small>	support@payzen.eu
In Latin America (except Brazil)	N/A	soporte@payzen.lat
In Brazil	+55 (11) 3336-9217 +55 (11) 3336-9209	suporte@payzen.com.br
In India	+91 (022) 33864910 / 932	operations.department@lyra-network.co.in

and via your Merchant Back Office, menu **Help** > **Contact support**

To facilitate the processing of your demands, you will be asked to communicate your shop ID (an 8-digit number).

This information is available in the “registration of your shop” e-mail or in the Merchant Back Office (**Settings** > **Shop** > **Configuration**).

3. ADVANCED RISK ASSESSMENT MODULE

The PayZen payment gateway is a highly secure PCI-DSS certified payment solution. All payment attempts are systematically followed by an authorization request sent to the bank of the cardholder. If the merchant is enrolled for Visa, MasterCard or American Express, the payment process also involves 3D Secure authentication.

However, distance sales present a risk of outstanding payments detrimental for your business.

In order to **provide reinforced security to the merchant**, the **Advanced risk assessment** feature has been added to the payment gateway.

This feature allows to:

- minimize the risk of outstanding payments by rejecting transactions considered fraudulent,
- add controls in the event of suspected fraud.

The **Advanced risk assessment** feature provides a flexible custom service to help you fight against fraud. The provided filters enable you to define the preventive actions depending on the level of the risk and the specifics of your business without penalizing your sales. The advanced risk assessment may be configured based on the previously encountered risks or problems with fraud. You can adapt your rules depending on your buyers' profiles and the performed transactions.

3.1. Prerequisites

The merchant must enable the **Advanced risk assessment** feature via his or her payment gateway.

Once the feature is enabled, the merchant can:

- access its configuration via the merchant Back Office,
- use the service offered by the module to implement (customizable) protection during the payment process.

For more information, please contact sales administration.

3.2. Understanding how the module works

A shop has a set of profiles. Each profile consists of one or several rules. Each rule and each profile may be enabled or disabled.

A rule consists of:

- one or several criteria to be validated,
- one or several actions that will be triggered if all the criteria of the rule are validated.

Examples:

- A simple rule with one criterion and one action: if the amount is inferior to 50 EUR, disable 3D Secure.
- A more complex rule with two criteria and one action: if the buyer's country is different from the country where the merchant's shop is established and if the amount is superior to 100 EUR let the merchant manually validate the transaction.

Managing the criteria

The merchant can decide to modify the payment process based on different criteria.

- **Criteria related to the amount**
These include transaction details (amount, currency, shopping cart, buyer, etc.).
- **Criteria related to card analysis**
These include the card type (Visa, Mastercard, etc.), the card product (personal, commercial, prepaid), the issuer country, etc.
- **Criteria related to the 3D Secure result**
These include cardholder enrollment, authentication status.
- **Criteria related to the country**
Verification of different countries: billing country, shipping country, card issuing bank country, etc.
- **Velocity criteria**
These include the criteria that evolve depending on the activity of the card, of the e-mail, etc. in the merchant shop.

Managing actions

Several actions are available to the merchant.

- **Disable or enable 3D Secure**

This action allows to not perform the 3D Secure authentication during a payment (for small amounts, for example) or, inversely, to force it.

Note:

This option becomes available only after selecting the Selective 3D Secure option.

By default, the behavior of the shop is "3D Secure enabled".

- **Refuse the payment**

This action allows to decline a payment.

Example: decline a payment if the used card is a commercial card.

- **Raise an alert**

This action allows to warn the merchant about an identified risk (see chapter **Configuring notification e-mails addressed to the merchant**) .

Examples: the amount of the transaction is greater than EUR1000, the transaction has been made with a card from a country considered as high-risk for online fraud, etc.

The alert allows the merchant to trigger processing or verification for the transaction.

This action allows the merchant to trigger actions such as put the shipping process on hold while the transaction is being verified. Technically, the module will generate a "Warning" for the transaction. To be informed, the merchant must configure his/her notification center before triggering an IPN URL, an e-mail or an SMS based on the "Warning" status of the transaction.

- **Validate manually**

This action allows to temporarily block the payment capture.

In the meantime, the merchant can verify the transaction and decide if he or she wishes to validate or cancel it.

The transaction is then created via manual validation. It can be validated as long as the capture delay has not passed. Once the delay has passed, the payment takes the **Expired** status. This status is final.

Identifying priorities when it comes to actions

An order of priorities is defined among certain actions:

- The **Refuse** a transaction action has priority over the action **Manual validation**.
- The action **Enable 3D Secure** cancels such actions as **Disable 3D Secure**.

Note:

The **Advanced risk assessment** feature allows:

- to **Disable 3DS** when 3DS is enabled by default,
- to **Enable 3DS** when 3DS is disabled by default.

Other actions can be combined, for example: **Raise an alert**, **Enable 3D Secure** and **Manual validation**.

Note concerning 3D Secure

The 3D Secure service allows to reduce the risk of chargebacks, thanks to the liability shift of the merchant to the cardholder's bank (see § 4.2 for more details).

The selective 3D Secure can be used in addition to the risk module .

It offers the merchant the possibility to make the necessary adjustments to the settings and make operations that he or she does not wish to subject to the 3D Secure program, based on selected criteria (e.g.: transaction amount, postal address of the client, e-mail address of the client, client reference, etc.).

The passed parameter has priority over the decisions of the risk assessment module.

Note: Selective 3DS cannot operate if the merchant has opted out from the 3D Secure program.

Moreover, the Selective 3DS feature cannot be used with AMEX cards (in case of suspicious activity of the card or depending on the amount or the type of the item, etc).

AMEX reserves the right to perform strong authentication.

3.3. Understanding the control process

The **Advanced risk assessment** feature can be called up to 4 times during the creation of a payment:

- after validation of the input data,
- after performing 3D Secure authentication,
- after authorization,
- after making a call to a risk analyzer (e.g. CyberSource).

With each call, this feature potentially returns one or more actions that will impact the payment process. All types of payments (single payment, single payment with the due date exceeding 6 days, installment payment, cascading payment, etc.) are subject to the controls of the **Advanced risk assessment**.

Note:

In case of unavailability, incorrect configuration or malfunction, the payment is made as if the merchant did not have the advanced risk assessment feature.

4. CONFIGURING THE ADVANCED RISK ASSESSMENT VIA THE BACK OFFICE

The advanced risk assessment is accessible via the Back Office.

To access it:

1. Sign in to the Back Office: <https://secure.payzen.eu/vads-merchant/>.
2. Select the menu **Settings** > **Advanced risk assessment**.

Note:

If you have multiple shops, select a shop.

The controls are grouped by tabs:

- Configuration
- 3D Secure result
- Amount
- Payment method
- Shopping cart
- Country
- Velocity
- Media
- SafeKey result

4.1. Configuration tab

The **Configuration** tab allows you to:

- specify the transactions analyzed.

The possible values are:

- No transaction (control is disabled)
- Only TEST transactions
- All transactions

- define the default 3D Secure (enabled or disabled) profile of the shop.

The possible values are:

- 3D Secure enabled by default
- 3D Secure disabled by default

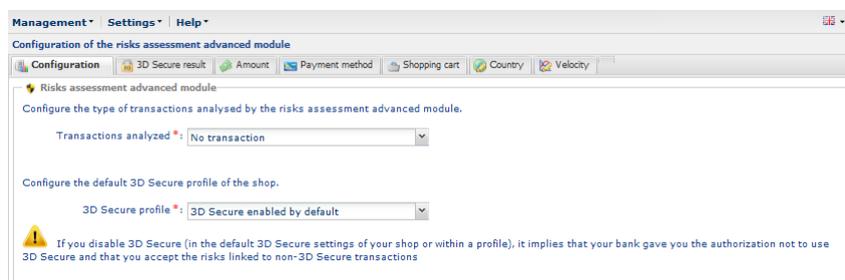


Figure 1: Configuration tab

Any changes must be saved by clicking the **Save** button.

4.2. 3D Secure result tab

3D Secure, also called "Verified by Visa" by Visa, "SecureCode" by Mastercard and "Safekey" by American Express is an international protocol standard used to secure online transactions.

The principle of 3D Secure consists in asking the buyer, in addition to the usual bank details (bank card number, expiry month and year, CVV code - if the card has one), to provide additional information that is not linked to the card to make sure that the buyer is the owner of the payment method. In most cases it is a one-time confidential code communicated by SMS or e-mail for each new transaction. If this information is not correctly filled in by the buyer, the transaction ends.

Its purpose is to:

- reduce fraud for merchants.
- secure payments for buyers.

3D Secure authentication consists of two phases:

- verification of the cardholder's enrollment,
- authentication of the cardholder.

Each phase includes several results.

The diagram below illustrates the principle of the 3D Secure authentication:

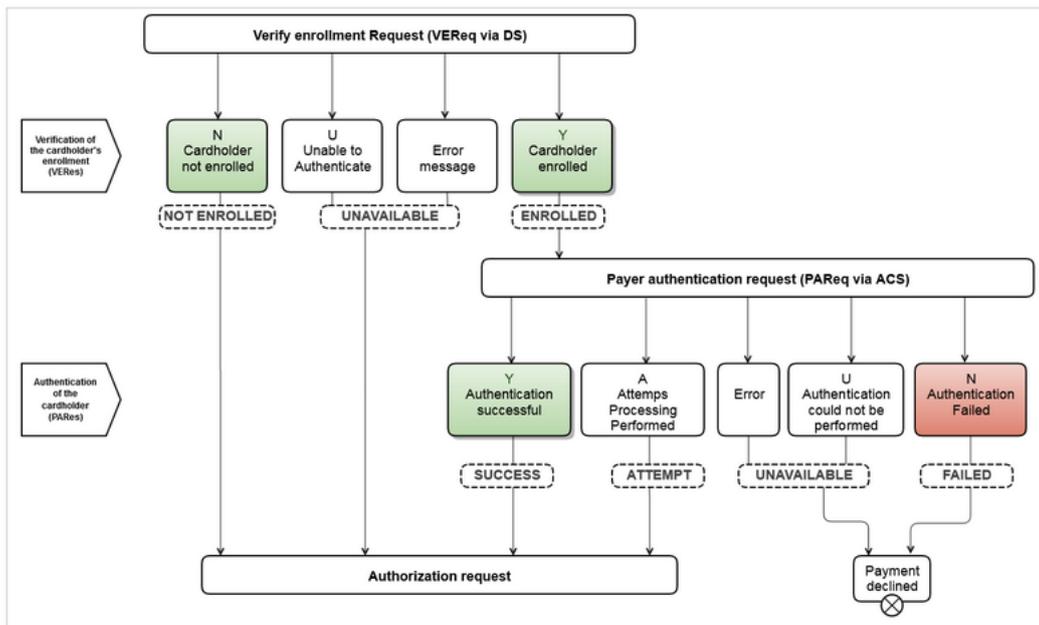


Figure 2: Illustration of the two phases

Thus, depending on the results returned during each of these two phases, the payment gateway provides several profiles to trigger actions.

3D Secure payment with a cardholder whose authentication cannot be verified

To trigger one or more actions when the status of 3D Secure authentication of the cardholder cannot be verified:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Decline

If you wish to define one or more other actions:

3. Click on **Add.**

4. Select another action that you wish to trigger when the profile appears.

5. Click on **Save at the bottom of the screen.**

Card not enrolled in the 3D Secure program

To trigger one or more actions when the transaction is made with a card that is not enrolled in the 3D Secure program:

1. Click the **Enable button.**

The green bar indicates that the profile is activated.

2. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Decline

If you want to define one or more other actions:

3. Click on the **Add button.**

4. Select another action that you wish to trigger when the profile appears.

5. Click **Save at the bottom of the page.**

3D Secure payment with a card whose enrollment cannot be verified

To trigger one or more actions when the transaction is made with a card whose enrollment in the 3D Secure program cannot be verified due to a malfunction of the 3D Secure environment:

1. Click the **Enable** button.

The green bar indicates that the profile is activated.

2. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Decline

If you want to define one or more other actions:

3. Click on the **Add** button.

4. Select another action that you wish to trigger when the profile appears.

5. Click **Save** at the bottom of the page.

Liability shift

This profile allows you to trigger one or more actions when the transaction does not benefit from the liability shift.

The transactions benefiting from the liability shift are transactions for which the cardholder cannot shift the liability for an outstanding payment to the merchant on the grounds of "Objection by the Cardholder".

Note:

AMEX transactions cannot benefit from liability shift.

To trigger one or more actions when the transaction does not benefit from liability shift:

1. Click on **Enable**.

The green bar indicates that the profile is activated.

2. Specify a minimum amount and its currency.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Decline

If you wish to define one or more other actions:

4. Click on **Add**.

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save** at the bottom of the screen.

4.3. Amount tab

The **Amount** tab allows you to trigger one or more actions depending on the transaction amount.

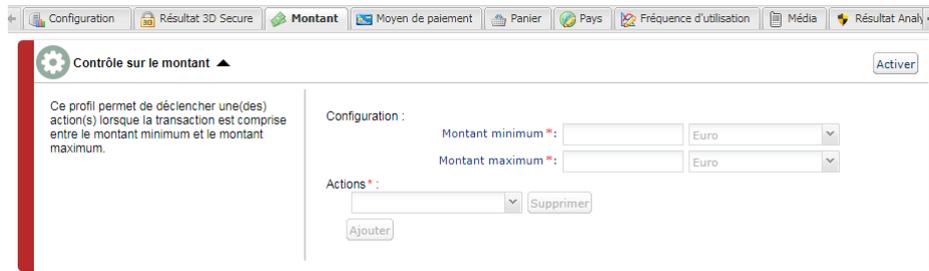


Figure 3: Amount tab

To do this:

1. Click on Enable.

The green bar indicates that the profile is activated.

2. Specify a minimum and maximum amount that will allow to trigger an action.

3. Specify the currency that applies to the defined minimum and maximum amount.

The applied currencies must be the same, otherwise the **Save** button will not be active.

4. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Validate manually
- Disable 3D Secure
- Refuse

If you want to define one or more other actions:

5. Click on Add.

6. Select another action that you wish to trigger when the profile appears.

7. Click on Save at the bottom of the screen.

Minimum amount limit control

It is possible to enable only a minimum amount control.



Figure 4: Minimum amount limit control

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Specify a transaction amount that will allow to trigger an action if the transaction amount is lower than the specified amount.

3. Specify the currency that applies to the defined minimum amount.

4. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Validate manually
- Disable 3D Secure
- Refuse

If you want to define one or more other actions:

5. Click on **Add.**

6. Select another action that you wish to trigger when the profile appears.

7. Click on **Save at the bottom of the screen.**

Maximum amount limit control

It is possible to enable only a maximum amount control.

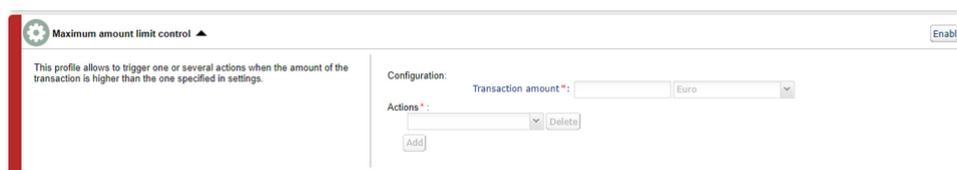


Figure 5: Maximum amount limit control

1. Click on Enable.

The green bar indicates that the profile is activated.

2. Specify a transaction amount that will allow to trigger an action if the transaction amount is higher than the specified amount.

3. Specify the currency that applies to the defined maximum amount.

4. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Validate manually
- Disable 3D Secure
- Refuse

If you want to define one or more other actions:

5. Click on Add.

6. Select another action that you wish to trigger when the profile appears.

7. Click on Save at the bottom of the screen.

Control of the amount accumulated for a payment method over a week

It is possible to enable the control of the amount accumulated over a week.

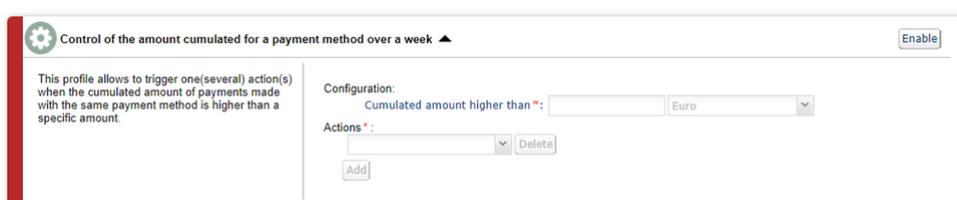


Figure 6: Control of the accumulated amount

1. Click on Enable.

The green bar indicates that the profile is activated.

2. Specify a transaction amount that will allow to trigger an action if the transaction amount reaches the specified limit.

3. Specify the currency that applies to the accumulated amount.
4. Select the action that you wish to trigger when the profile appears.
The possible values are:

- Raise an alert
- Validate manually
- Disable 3D Secure
- Refuse

If you want to define one or more other actions:

5. Click on **Add**.
6. Select another action that you wish to trigger when the profile appears.
7. Click on **Save** at the bottom of the screen.

4.4. Payment method tab

The **Payment method** tab allows you to define different profiles to trigger one or more actions based on the category of the card used by the buyer.

Control of commercial cards

A commercial card is a business card. It can be issued to an employee for work purposes, for example.

To trigger one or more actions when a buyer uses a commercial card to make a payment:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or more card brand to control.

It is possible to select several cards.

Controlled cards are:

- CB,
- VISA,
- MASTERCARD,
- MAESTRO,
- ELECTRON,
- VPAY.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Control of commercial cards depending on their origin

A commercial card is a business card. It can be issued to an employee for work purposes, for example.

To trigger one or more actions when a buyer makes a payment by using a commercial card issued by a country from the list:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or several countries by clicking on the button **Add.**

The country(ies) that allow(s) you to trigger an action appear(s) in the column **Selected countries**.

This list is not static. You can remove one of the countries at any time by selecting it and clicking the **Remove** button.

3. Select one or more card brand to control.

It is possible to select several cards.

Controlled cards are:

- CB,
- VISA,
- MASTERCARD,
- MAESTRO,
- ELECTRON,
- VPAY.

4. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you want to define one or more other actions:

5. Click on **Add.**

6. Select another action that you wish to trigger when the profile appears.

7. Click on **Save at the bottom of the screen.**

Control of prepaid cards

A prepaid card is a payment method that is similar to an electronic wallet. Only the recharged amounts can be spent (no risk of overdraft, hacked bank account, etc.).

To trigger one or more actions when a buyer uses a prepaid card (Visa or MasterCard) to make a payment:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or more card brand to control.

It is possible to select several cards.

Controlled cards are:

- CB,
- VISA,
- MASTERCARD,
- MAESTRO,
- ELECTRON,
- VPAY.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Control of cards with unconditional authorization

A card with unconditional authorization is a payment card. Every time the card is used, the account balance is checked. The operation is not authorized if the provision is insufficient.

To trigger one or more actions when a buyer is using a Visa or a MasterCard card with unconditional authorization to make a payment:

1. Click on Enable.

The green bar indicates that the profile is activated.

2. Select MAESTRO or VISA_ELECTRON from the list of card types that will trigger one or more actions.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you want to define one or more other actions:

Note:

*With a card of type 'MAESTRO', it is not possible to select the action **Disable 3D Secure**. A Maestro card is a MasterCard debit card and for this card type, MasterCard **requires 3D Secure**. If this data is missing from the authorization, the payment is rejected.*

4. Click on Add.

5. Select another action that you wish to trigger when the profile appears.

6. If you wish to select another card type, repeat the steps 2 and 3 and, if needed, the steps 4 and 5.

7. Click on Save at the bottom of the screen.

Control of e-Carte Bleue

An e-Carte Bleue is a virtual card that provides an ephemeral card number for each transaction made on the Internet. Thus, the "real" credit card number does not appear on the Internet.

To trigger one or more actions when a buyer uses an e-Carte Bleue to make a payment:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you want to define one or more other actions:

3. Click on **Add.**

4. Select another action that you wish to trigger when the profile appears.

5. Click on **Save at the bottom of the screen.**

Control of personal credit cards

A personal credit card is a payment card. A deferred debit is made on the account for all the purchases made over a specified period.

To trigger one or more actions when a buyer uses a personal card to make a payment:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or more card brand to control.

It is possible to select several cards.

Controlled cards are:

- CB,
- VISA,
- MASTERCARD,
- MAESTRO,
- ELECTRON,
- VPAY.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Validate manually
- Disable 3D Secure
- Refuse

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Control of personal debit cards

A personal debit card is a payment card. The account is debited progressively as the transactions are transmitted by the beneficiary merchants.

To trigger one or more actions when a buyer uses a personal debit card to make a payment:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or more card brand to control.

It is possible to select several cards.

Controlled cards are:

- CB,
- VISA,
- MASTERCARD,
- MAESTRO,
- ELECTRON,
- VPAY.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Validate manually
- Disable 3D Secure
- Refuse

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

4.5. Shopping cart tab

The **Shopping cart** tab allows you to define different profiles to trigger one or more actions based on the contents of the buyer's shopping cart.

Control of the number of items in the cart

To trigger one or several actions when a buyer has a certain amount of items in the shopping cart when making a payment:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Specify the number of items that will allow to trigger one or more actions.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Shopping cart items control

To trigger one or more actions when a buyer has one or more specific product codes in the shopping cart:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Specify a product code for which you wish to trigger one or more actions.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. If you wish to add another product code, repeat step 2 by separating the product codes by a ";".

7. Click on **Save at the bottom of the screen.**

4.6. Country tab

The **Country** tab allows you to define different profiles to trigger one or more actions based on the country(ies) associated with the transaction.

Customer country control (billing address)

All the countries are accepted by default. The expression "Buyer's country" indicates the country of the billing address.

To trigger one or more actions to protect the merchant website from specific risks associated with one or several countries:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or several countries by clicking on the button **Add.**

The country(ies) that allow(s) you to trigger an action appear(s) in the column **Selected countries**.

This list is not static. You can remove one of the countries at any time by selecting it and clicking the **Remove** button.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Deactivate 3D Secure
- Decline

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Control of the shipping country

All the countries are accepted by default.

To trigger one or more actions to protect the merchant website from specific risks associated with one or several countries:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or several countries by clicking on the button **Add.**

The country(ies) that allow(s) you to trigger an action appear(s) in the column **Selected countries**.

This list is not static. You can remove one of the countries at any time by selecting it and clicking the **Remove** button.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Deactivate 3D Secure
- Decline

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Control of diversity of countries

One or more actions can be triggered when the number of countries involved in the transaction exceeds a certain threshold and the amount of the transaction is between a minimum and maximum amount.

When this scenario occurs, a control is made on the basis of the following criteria:

- The country of the customer address
- The country of the shipping address
- The country of the IP address used during the payment
- The payment method country

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Set the threshold for countries (1, 2, 3 or 4) which will trigger one or more actions.

3. Specify a minimum and maximum amount that will allow to trigger an action.

4. Specify the currency that applies to the defined minimum and maximum amount.

5. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Deactivate 3D Secure
- Decline

If you want to define one or more other actions:

6. Click on **Add.**

7. Select another action that you wish to trigger when the profile appears.

8. Click on **Save at the bottom of the screen.**

Control of card types issued by certain countries

This profile allows to trigger one or more actions when:

- the card type is one of the selected card types (prepaid card, commercial card, personal card) and
- the country of the card is in the list of selected countries.

To trigger one or more actions:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or more card type(s) from the list.

The possible values are:

- **Prepaid card**

A prepaid card is a payment method that is similar to an electronic wallet. Only the recharged amounts can be spent (no risk of overdraft, hacked bank account, etc.).

- **Commercial card**

A commercial card is a business card. It can be issued to an employee for work purposes, for example.

- **Personal card**

A personal card is a bank card delivered to an individual for personal use.

3. Select one or several countries by clicking on the button **Add.**

The country(ies) that allow(s) you to trigger an action appear(s) in the column **Selected countries**.

This list is not static. You can remove one of the countries at any time by selecting it and clicking the **Remove** button.

4. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Deactivate 3D Secure
- Decline

If you want to define one or more other actions:

5. Click on **Add.**

6. Select another action that you wish to trigger when the profile appears.

7. Click on **Save at the bottom of the screen.**

Country control for SDD payments

This profile allows to trigger actions when the bank account (IBAN) country is on the list of selected countries.

All the countries are accepted by default.

To trigger one or more actions:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select one or several countries by clicking on the button **Add.**

The country(ies) that allow(s) you to trigger an action appear(s) in the column **Selected countries**.

This list is not static. You can remove one of the countries at any time by selecting it and clicking the **Remove** button.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Validate manually
- Refuse

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

4.7. Velocity tab

The **Velocity** tab allows you to define different profiles to trigger one or more actions based on the velocity of the same payment method within a week.

Velocity of an e-mail address within a week

To trigger one or more actions when multiple payment attempts have been detected with the same e-mail address within a week:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Determine the number of payment attempts made with the same e-mail address to trigger one or more actions.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you wish to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Velocity of an IP address within a week

To trigger one or more actions when multiple payment attempts have been detected with the same IP address within a week:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Determine the number of payment attempts made with the same IP address to trigger one or more actions.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Disable 3D Secure
- Decline

If you wish to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save at the bottom of the screen.**

Velocity of a payment method over a week

Note

The performed control applies to payment card numbers as well as to bank account numbers that were used for the wire transfer.

To trigger one or more actions when multiple payment attempts have been detected with the same card number within a week:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Determine the number of payment attempts made with the same card number to trigger one or more actions.

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Validate manually
- Disable 3D Secure
- Refuse

If you want to define one or more other actions:

4. Click on **Add.**

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save** at the bottom of the screen.

4.8. Media tab

The **Media** tab allows to define one or several actions to perform depending on the type of the device used for the payment.

1. Click on **Enable**.

The green bar indicates that the profile is activated.

2. Select one or more equipment type(s) from the list. "Computer, Tablet, Mobile Phone".

3. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Deactivate 3D Secure
- Decline

If you want to define one or more other actions:

4. Click on **Add**.

5. Select another action that you wish to trigger when the profile appears.

6. Click on **Save** at the bottom of the screen.

4.9. SafeKey result tab

American Express SafeKey is a 3D Secure authentication tool that aims to reduce online fraud by authenticating American Express cardholders via an authentication code.

Card not enrolled in SafeKey program

To trigger one or more actions when the transaction is made with a card that is not enrolled in the Safekey program:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Decline

If you wish to define one or more other actions:

3. Click on **Add.**

4. Select another action that you wish to trigger when the profile appears.

5. Click on **Save at the bottom of the screen.**

Payment with a card for which it is impossible to verify the enrollment into SafeKey program

To trigger one or more actions when the transaction is made with a card whose enrollment in the American Express Safekey program cannot be verified due to a malfunction of their Directory Server:

1. Click on **Enable.**

The green bar indicates that the profile is activated.

2. Select the action that you wish to trigger when the profile appears.

The possible values are:

- Raise an alert
- Manual validation
- Decline

If you wish to define one or more other actions:

3. Click on **Add.**

4. Select another action that you wish to trigger when the profile appears.

5. Click on **Save at the bottom of the screen.**

4.10. Example

Enable 3D Secure only from a certain amount

You can define a rule to enable or disable 3D Secure when the payment amount is lower than a certain amount.

To do this:

1. Select the **Configuration tab.**

2. Define the behavior of **3D Secure enabled by default of the shop.**

3. Select the **Amount tab.**

4. Click the **Enable button.**

The green bar indicates that the profile is activated.

5. Specify a minimum and maximum amount that will allow to trigger an action.

6. Specify the currency that applies to the defined minimum and maximum amount.

The applied currencies must be the same otherwise the **Save** button will not be active.

7. Select the action **Disable 3D Secure.**

This action will allow you to enable or disable 3D Secure when the payment amounts are lower than a certain amount.

8. Click **Save at the bottom of the page.**

5. CREATING NOTIFICATION RULES SPECIFIC TO RISK ASSESSMENT

Use case: The risk assessment action is configured in order to **Raise an alert**. The merchant wishes to receive an e-mail as soon as a verification process detects risk of fraud.

In order to create the associated notification rule:

1. In your Merchant Back Office, go to the following menu: **Settings > Notification rules**.
2. Click on the **Create a rule** button at the bottom left of the screen.
3. Select **Advanced notification**.

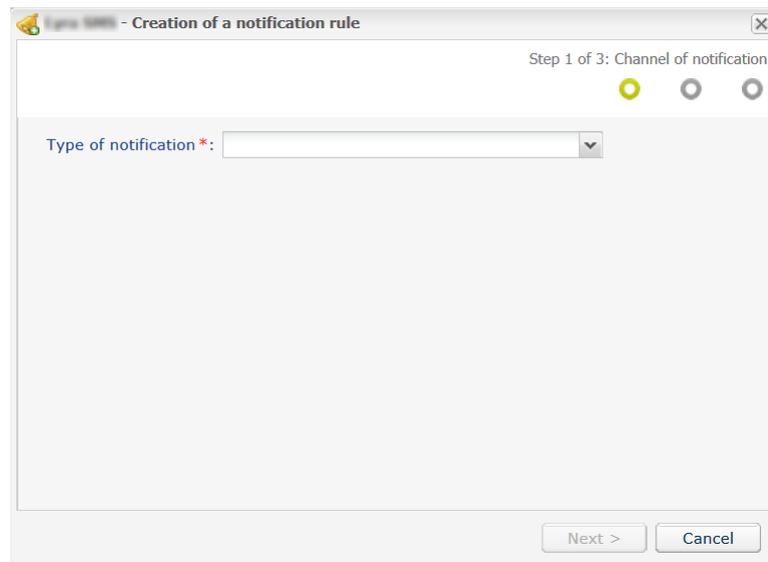


Figure 7: Creation of a notification rule wizard - step 1

4. Select the notification type (**E-mail sent to the merchant** in our use case).
5. Click **Next**.

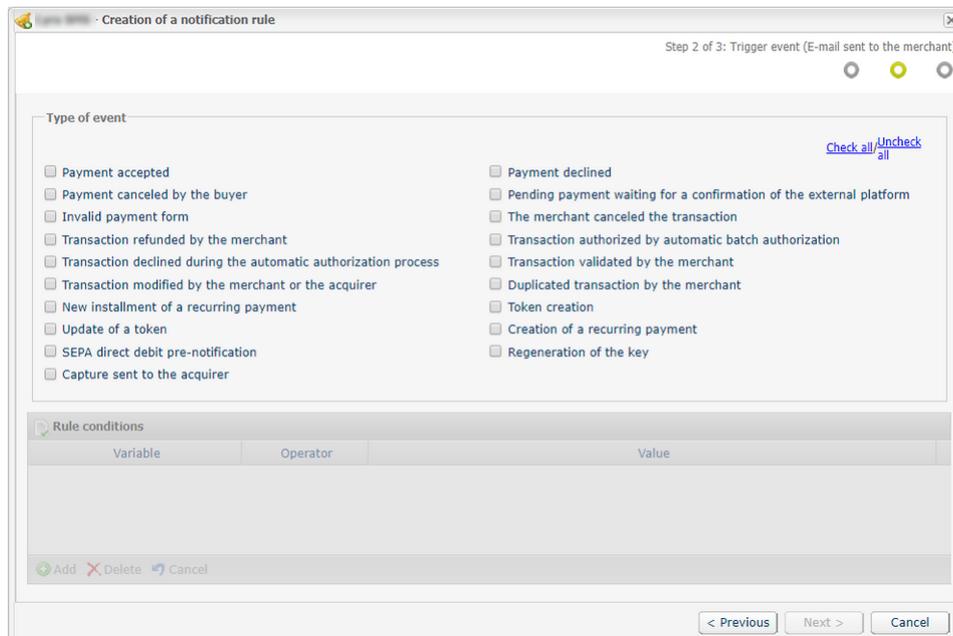


Figure 8: Creation of a notification rule wizard - step 2

6. Check the triggering events depending on your needs.
Example: **Payment refused, Payment accepted** and **Token creation**.
7. In the **Rule Conditions** section, click **Add**.
8. In the **Variable** column, select **Informative risk assessment**.
9. Select the **equal to** operator.
10. Select the **Failed** value.
11. Click **Next**.
12. Enter the **Rule reference**.
13. Enter the e-mail address to notify.
14. By default, the risk controls details are included in the emails sent to the merchant.
15. If you want to change the content message, please click **Customize default text values** in the **E-mail Settings** section.
16. Once you have completed the configuration, click **Create**.

6. TRANSMITTING USEFUL DATA TO THE ADVANCED RISK ASSESSMENT VIA THE PAYMENT FORM

In order to display the profiles that are enabled and configured in the Merchant Back Office, the payment form must contain fields that correspond to these values.

By default:

- several fields must be sent to ensure the validity of the form,
- some data is automatically returned by the payment gateway in the response.

However, to verify certain data (shopping cart details, billing and shipping address), the payment form must contain additional information/optional fields. If this information is not transmitted, the merchant will not be able to retrieve it in the response.

For this reason, the merchant must:

- Transmit the order details to know the shopping cart details
- Transmit the buyer details to know the billing country (vads_cust_country)
- Transmit the shipping details to know the shipping country (vads_ship_to_country)

6.1. Transmitting order details

The merchant can transmit the order details (order reference, description, shopping cart content, etc.).

This information can be found in the transaction details in the Merchant Back Office.

1. Use optional fields according to your requirements. These fields will be returned in the response and will include the value transmitted in the form.

Field name	Description	Format	Value
vads_order_id	Order ID	ans..64	E.g.: 2-XQ001
vads_order_info	Complementary order info	an..255	E.g.: Door phone code 3125
vads_order_info2	Complementary order info	an..255	E.g.: No elevator
vads_order_info3	Complementary order info	an..255	E.g.: Express
vads_nb_products	Number of items in the cart	n..12	E.g.: 2
vads_product_ext_idN	Product bar code on the merchant website. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	an..100	E.g.: vads_product_ext_id0 = "0123654789123654789" vads_product_ext_id1 = "0223654789123654789" vads_product_ext_id2 = "0323654789123654789"
vads_product_labelN	Item name. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	an..255	E.g.: vads_product_label0 = "tee-shirt" vads_product_label1 = "Biscuit" vads_product_label2 = "sandwich"
vads_product_amountN	Item amount. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	n..12	E.g.: vads_product_amount0 = "1200" vads_product_amount1 = "800" vads_product_amount2 = "950"
vads_product_typeN	Item type. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	enum	E.g.: vads_product_type0 = "CLOTHING_AND_ACCESSORIES" vads_product_type1 = "FOOD_AND_GROCERY"

Field name	Description	Format	Value
			vads_product_type2 = "FOOD_AND_GROCERY"
vads_product_refN	Item reference. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	an..64	E.g.: vads_product_ref0 = "CAA-25-006" vads_product_ref1 = "FAG-B5-112" vads_product_ref2 = "FAG-S9-650"
vads_product_qtyN	Quantity of items. N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).	n..12	E.g.: vads_product_qty0 = "1" vads_product_qty1 = "2" vads_product_qty2 = "2"

2. Populate the **vads_nb_products** field with the number of items contained in the cart.

Note:

This field becomes mandatory for the shopping cart to be taken into account.

*When it is populated, the **Shopping cart** tab becomes available in the transaction details in the Merchant Back Office.*

*However, if the other fields that start with **vads_product_** are not populated, the tab will not include any information. For this reason, when populating the **vads_nb_products** field, it becomes mandatory to populate the other fields that start with **vads_product_**.*

3. Populate the **vads_product_amountN** field with the amount for the items in the cart, using the smallest currency unit.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

4. Populate **vads_product_typeN** with the value corresponding to the item type.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

Value	Description
FOOD_AND_GROCERY	Food and grocery
AUTOMOTIVE	Cars / Moto
ENTERTAINMENT	Entertainment / Culture
HOME_AND_GARDEN	Home and gardening
HOME_APPLIANCE	Household appliances
AUCTION_AND_GROUP_BUYING	Auctions and group purchasing
FLOWERS_AND_GIFTS	Flowers and presents
COMPUTER_AND_SOFTWARE	Computers and software
HEALTH_AND_BEAUTY	Health and beauty
SERVICE_FOR_INDIVIDUAL	Services for individuals
SERVICE_FOR_BUSINESS	Services for companies
SPORTS	Sports
CLOTHING_AND_ACCESSORIES	Clothes and accessories
TRAVEL	Travel
HOME_AUDIO_PHOTO_VIDEO	Sound, image and video
TELEPHONY	Telephony

Table 1: Values associated with vads_product_type0

5. Populate **vads_product_labelN** with the name of each item contained in the cart.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

6. Populate **vads_product_qtyN** with the quantity of each item contained in the cart.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

7. Populate **vads_product_refN** with the reference of each item contained in the cart.

N corresponds to the index of the item (0 for the first one, 1 for the second one, etc.).

8. Check the value of the **vads_amount** field. It must correspond to the total amount of the order.

Example of the payment form with cart description:

```
<form method="POST" action="https://secure.payzen.eu/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="11000" />
<input type="hidden" name="vads_capture_delay" value="0" />
<input type="hidden" name="vads_ctx_mode" value="PRODUCTION" />
  <input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_nb_products" value="2"/>
<input type="hidden" name="vads_product_amount0" value="5000" />
<input type="hidden" name="vads_product_label0" value="product1" />
<input type="hidden" name="vads_product_qty0" value="2" />
<input type="hidden" name="vads_product_ref0" value="ref1" />
<input type="hidden" name="vads_product_amount1" value="1000" />
<input type="hidden" name="vads_product_label1" value="product2" />
<input type="hidden" name="vads_product_qty1" value="1" />
<input type="hidden" name="vads_product_ref1" value="ref2" />
<input type="hidden" name="vads_order_id" value="CD100000857" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20190627145218" />
<input type="hidden" name="vads_trans_id" value="571381" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="xYw1UnU3BACGhf3UEyqbQzpwuvZDEkCAWAE5fgbtfxI=" />
<input type="submit" name="pay" value="Pay"/></form>
```

6.2. Transmitting buyer details

The merchant can specify the buyer's billing details (e-mail address, title, phone number, etc.). This information will be used to create the invoice.

All the data transmitted via the payment form can be viewed in the transaction details in the Merchant Back Office (**Buyer** tab).

Use optional fields according to your requirements. *These fields will be returned in the response and will include the value transmitted in the form.*

Field name	Description	Format	Value
vads_cust_email	Buyer's e-mail address	ans..150	E.g.: abc@example.com
vads_cust_id	Buyer reference on the merchant website	an..63	E.g.: C2383333540
vads_cust_title	Buyer's title	an..63	E.g.: M.
vads_cust_status	Status	enum	PRIVATE: for a private individual COMPANY: for a company
vads_cust_first_name	First name	ans..63	E.g.: Laurent
vads_cust_last_name	Name	ans..63	E.g.: Durant
vads_cust_legal_name	Buyer's legal name	an..100	E.g.: D. & Cie
vads_cust_cell_phone	Cell phone number	an..32	E.g.: 06 12 34 56 78
vads_cust_address_number	Street number	ans..64	E.g.: 109
vads_cust_address	Postal address	ans..255	E.g.: Rue de l'innovation
vads_cust_address2	Second line of the address	ans..255	E.g.:
vads_cust_district	District	ans..127	E.g.: Downtown
vads_cust_zip	Zip code	an..64	E.g.: 31670
vads_cust_city	City	an..128	E.g.: Labège
vads_cust_state	State / Region	ans..127	E.g.: Occitanie
vads_cust_country	Country code in compliance with the ISO 3166 standard	a2	E.g.: "FR" for France, "PF" for French Polynesia, "NC" for New Caledonia, "US" for the United States

Example of payment form with buyer details:

```
<form method="POST" action="https://secure.payzen.eu/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="4000" />
<input type="hidden" name="vads_capture_delay" value="0" />
<input type="hidden" name="vads_ctx_mode" value="PRODUCTION" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_cust_country" value="FR" />
<input type="hidden" name="vads_cust_email" value="dupont.albert@example.com" />
<input type="hidden" name="vads_cust_first_name" value="Albert" />
<input type="hidden" name="vads_cust_last_name" value="Dupont" />
<input type="hidden" name="vads_cust_title" value="M." />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20190627133115" />
<input type="hidden" name="vads_trans_id" value="522754" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="rEFhNTLXQ4o6BgbW1pTMoM2yMilw900IqmFjJ6DeCxP=" />
<input type="submit" name="pay" value="Pay"/>
</form>
```

6.3. Transmitting shipping details

The merchant can transmit the buyer's shipping details (e-mail address, title, phone number, etc.).

This information can be found in the transaction details in the Merchant Back Office (**Shipping** tab).

Use optional fields according to your requirements.

These fields will be returned in the response and will include the value transmitted in the form.

Field name	Description	Format	Value
vads_ship_to_city	City	an..128	E.g.: Bordeaux
vads_ship_to_country	Country code in compliance with the ISO 3166 standard.	a2	E.g.: FR
vads_ship_to_district	District	ans..127	E.g.: La Bastide
vads_ship_to_first_name	First name	ans..63	E.g.: Albert
vads_ship_to_last_name	Name	ans..63	E.g.: Durant
vads_ship_to_legal_name	Legal name	an..100	E.g.: D. & Cie
vads_ship_to_phone_num	Phone number	ans..32	E.g.: 0460030288
vads_ship_to_state	State / Region	ans..127	E.g.: Nouvelle Aquitaine
vads_ship_to_status	Allows to specify the type of the shipping address.	enum	PRIVATE: for shipping to a private individual COMPANY: for shipping to a company
vads_ship_to_street_number	Street number	ans..64	E.g.: 2
vads_ship_to_street	Postal address	ans..255	E.g.: Rue Sainte Catherine
vads_ship_to_street2	Second line of the address	ans..255	
vads_ship_to_zip	Zip code	an..64	E.g.: 33000

Example of payment form with shipping details:

```
<form method="POST" action="https://secure.payzen.eu/vads-payment/">
<input type="hidden" name="vads_action_mode" value="INTERACTIVE" />
<input type="hidden" name="vads_amount" value="4000" />
<input type="hidden" name="vads_capture_delay" value="0" />
<input type="hidden" name="vads_ctx_mode" value="PRODUCTION" />
<input type="hidden" name="vads_currency" value="978" />
<input type="hidden" name="vads_page_action" value="PAYMENT" />
<input type="hidden" name="vads_payment_config" value="SINGLE" />
<input type="hidden" name="vads_ship_to_city" value="shipping city" />
<input type="hidden" name="vads_ship_to_country" value="FR" />
<input type="hidden" name="vads_ship_to_name" value="the name of the shipping location" />
<input type="hidden" name="vads_ship_to_street" value="shipping street" />
<input type="hidden" name="vads_ship_to_street_number" value="10" />
<input type="hidden" name="vads_ship_to_zip" value="31670" />
<input type="hidden" name="vads_site_id" value="12345678" />
<input type="hidden" name="vads_trans_date" value="20190627143509" />
<input type="hidden" name="vads_trans_id" value="561095" />
<input type="hidden" name="vads_version" value="V2" />
<input type="hidden" name="signature" value="bOIxHAGm4vYUq3oIDCdePKOWgrB9bHzkfDBEarli10A=" />
<input type="submit" name="pay" value="Pay"/>
</form>
```

7. TRANSMITTING USEFUL DATA TO THE ADVANCED RISK ASSESSMENT VIA THE WEB SERVICE

To reflect the profiles enabled and configured in the Back Office, a Web Service request must contain the objects that correspond to these values.

By default:

- multiple objects are required to be sent to ensure the validity of the request,
- multiple data are automatically returned in the response.

However, to verify some data (billing and shipping address, IP address), via Web Services SOAP V5, it is essential to include the **customerRequest** object in the request (optional object). This object is made up of sub-objects:

- **billingDetails**
- **shippingDetails**
- **extraDetails**

Via the **country** and **ipAddress** attributes, they return the billing address, the shipping country and the buyer's IP address.

In order to perform the information control, including the control of the billing and shipping addresses, etc. via the REST Web Services of the payment, use the following objects and their attributes:

- **customer.billingDetails**
- **customer.shippingDetails**
- **customer.extraDetails**

7.1. Sending the customerRequest object in a request

The **customerRequest** object allows to transmit shipping and billing details as well as the technical data related to the buyer.

This object must be sent in the request to perform the control of the billing country, the shipping country and the buyer IP address.

It consists of the following sub-objects:

Sub-object	Format
billingDetails Buyer's billing details.	billingDetailsRequest
shippingDetails Buyer's shipping details	shippingDetailsRequest
extraDetails Technical data related to the buyer.	extraDetailsRequest

Table 2: Sub-objects of *customerRequest*

The **billingDetails** and **shippingDetails** objects both have a **country** attribute.

Objects	Attributes	Format	Examples of possible values according to ISO 3166
billingDetails	country	string-a2	<ul style="list-style-type: none">• DE for Germany• IT for Italy• PT for Portugal• GB for the United Kingdom• JA for Japan• RU for Russia• ES for Spain• NL for the Netherlands• SE for Sweden• FR for France• PL for Poland• CN for China
shippingDetails	country		

The **extraDetails** object has the following attribute:

Object	Attribute	Format
extraDetails	ipAdress	string - ans 40

Please see the SOAP Web Services API v5 Implementation Guide available in the online document archive

<https://payzen.io/en-EN/> for more information.

8. VIEWING DETAILS OF A TRANSACTION IN THE BACK OFFICE

Transactions can be viewed in the Back Office via the menu **Management > Transactions**.

To view the details of a transaction:

1. Select a transaction.
2. Right-click the transaction and select **Display transaction details**.

The **Details of a transaction** dialog box appears.

The content of the **Details** tab is displayed by default.

Transaction lifecycle contains the transaction status.

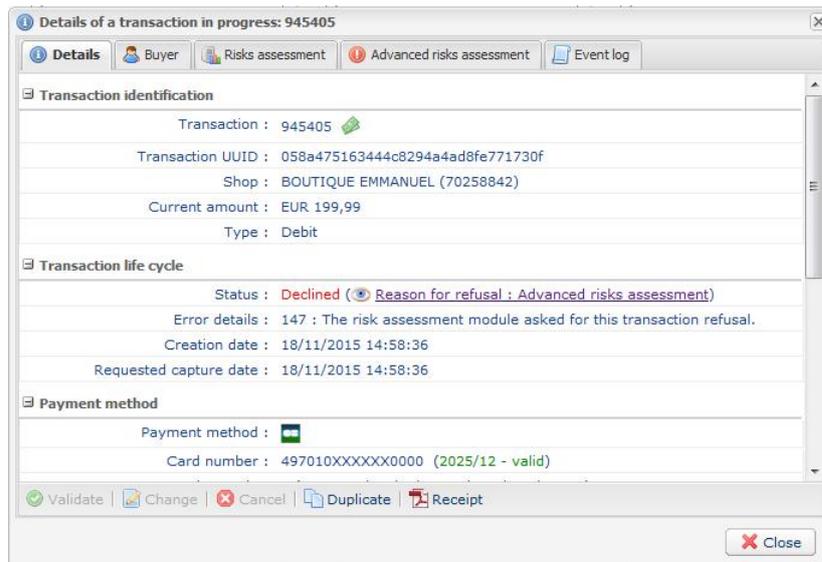


Figure 9: Details tab

3. Click the **Advanced risk assessment** tab to identify the applied rule and the executed action.

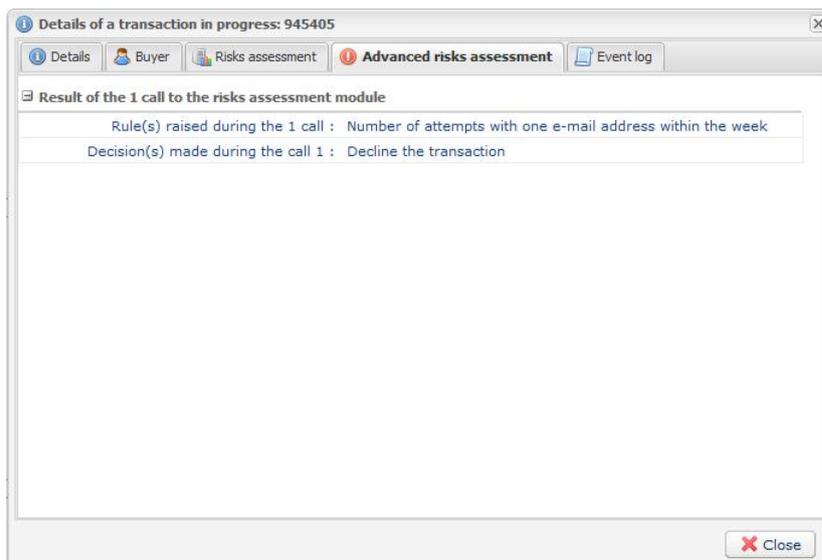


Figure 10: Advanced risks assessment tab

9. MANUAL VALIDATION OF A TRANSACTION

If the merchant has opted for manual validation of the transaction during profile configuration, he/she will have to subsequently validate the payment in the Back Office.

To do this:

1. Right-click on the transaction with the **To be validated** status.
2. Select **Validate**.
3. Confirm that you really wish to validate the selected transaction.

10. IDENTIFYING AND ANALYZING ACTIONS RETURNED BY THE ADVANCED RISK ASSESSMENT MODULE

The field **vads_risk_assessment_result** allows to identify and analyze the actions returned via the payment form by the advanced risk assessment module.

This field is only returned if the actions have been raised by the module.

The possible values are:

Values	Description
ENABLE_3DS	3D Secure enabled
DISABLE_3DS	3D Secure disabled
MANUAL_VALIDATION	The transaction has been created via manual validation. The payment capture is temporarily blocked to allow the merchant perform all the desired verifications.
REFUSE	The transaction is rejected.
RUN_RISK_ANALYSIS	Call for an external risk analyzer if the merchant has a contract. Refer to the description of the vads_risk_analysis_result field to identify the list of possible values and their description.
INFORM	An alert is raised. The merchant is notified that a potential problem has been identified. The merchant is informed via one or several rules of the notification center (IPN, e-mail or SMS).

*Table 3: List of possible values for the field **vads_risk_assessment_result***