

# AVS Address Verification Service



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## What is AVS?

The Address Verification System (AVS) is an anti-fraud function that verifies the billing address of the cardholder.

The AVS system compares the billing address provided by the consumer during his purchase with that recorded by his bank for the use of his credit card. AVS exists only on a limited number of acquirers and card types and only for a limited set of countries.

Compatible buyers are: Barclaycard, Worldpay and EMS.

Eligible cards are: Visa, Mastercard, American Express.

AVS is active in Great Britain, Canada and the United States.

## Operation

To use AVS, you must provide the consumer's full address using the [billingAddress](#) element of the payment authorization request, as shown below:

```
<billingAddress>
  <title>M</title>
  <name xsi:nil="true"/>
  <firstName>Prénom</firstName>
  <lastName>Nomdefamille</lastName>
  <street1>260 rue Claude Nicolas Ledoux</street1>
  <street2>Batiment 2</street2>
  <cityName>Aix-en-provence</cityName>
  <zipCode>13100</zipCode>
  <country>FRA</country>
  <phone xsi:nil="true"/>
  <state xsi:nil="true"/>
</billingAddress>
```

API version



You must use version 17 or later of the Payline API to use the AVS feature.

When you submit the [billingAddress](#) object, provide the following:

**street1** - fill in the number and street name.

**street2** - required, if available.

**cityName** - not required

**zipCode** - always necessary.

**country** - not required

**state** - not required

You must make sure to send in the **street1** and **street2** elements of the billing address the numeric symbols for the digits. Example: " 1 rue des Beaumonts" and not " a street Beaumonts".

## The results of the audit

AVS response codes are specific to card networks and acquirers. In order to simplify the use of AVS, we have mapped these different response codes to our generic response codes.

Thus the result of the AVS is returned in the element **avs** composed of two fields:

**result** - result code generic AVS

**resultFromAcquirer** - AVS specific result code for each acquirer

The **avs** element is added to the **transaction** object when the transaction is performed on a contract where the AVS is enabled. Contact the Payline support team to request activation of the AVS control.

```
<transaction>
  <obj:id>17194165758191</obj:id>
  <obj:date>13/07/2017 16:57:58</obj:date>
  <obj:isDuplicated>0</obj:isDuplicated>
  <obj:isPossibleFraud>0</obj:isPossibleFraud>
  <obj:fraudResult/>
  <obj:explanation/>
  <obj:threeDSecure>N</obj:threeDSecure>
  <obj:score>0</obj:score>
  <obj:avs>
    <obj:result>0</obj:result>
    <obj:resultFromAcquirer>22</obj:resultFromAcquirer>
  </obj:avs>
</transaction>
```

The values of the AVS response code are as follows:

Code	Description
0	Total correspondence
1	Address match, not postal code
2	Correspondence of the postal code, not the address
3	No correspondence
4	Check not carried out (no data, function not supported, technical problem, timeout, ...)

You can test the AVS using the following postal codes:

Code postal	Result code AVS
68400	0
65400	1
80400	2
78400	3
67400	4