

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 verification

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, ...)

LCLF rule

You can use the AVS return in a dedicated LCLF Address Verification System (AVS) rule.

For more information, see [LCLF](#)

Since AVS returns after the authorisation request, the AVS rule does not trigger an authentication request. It can only be used to refuse a transaction or to perform a monitoring (No action + alert).

Test sets

You can test the AVS using the following postal codes :

Postcode	Postcode
68400	68400
65400	65400
80400	80400
78400	78400
67400	67400

For Barclaycard, you can use the first two digits of the postcode :

Postcode	Result code AVS
22	0

42	1
24, 48, 84, 88	3
11, 12, 14, 18, 21, 41, 81	4
par défaut	4

For Amex, you can use the amounts :

Amount	Result code AVS
9901	0
9902	3
9903	1
9904	2
9905	4
9906	4
9907	4
9908	2
9909	0
9910	1
9911	3
9912	2
9913	0
9914	1
9915	3



To perform the tests, please contact support to set up a test authorization server.

Contact our [support team](#).