

# Payline features



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## Standard features

- **Wallet**

A "Wallet" virtual wallet is designed to keep your client's information in order to keep it loyal and to prevent him from re-entering his information in a future order. A wallet is used to store the electronic data and possibly the private data of the holder.

- **Notifications**

The notifications allow you to be informed of the completion of a payment attempt on your pages and thus retrieve the details of the result of the transaction. Payline recommends to set up this function. It also facilitates the processing of fraud alerts and problem management in the customer journey.

- **Risk Management Module**

Payline provides a comprehensive module for managing lists, control rules and actions to limit risks and fight against fraud while optimizing the relevance and performance of controls.

- **Reporting**

Payline essentially offers two indispensable reports: Transaction Log and the transaction file corresponding to the discount image. These two reports can be made available on the Trading SI. These two reports allow merchants to help them validate their bank reconciliation.

- **Payment methods**

This feature allows the merchant, in case of bank refusal, to offer with another means of payment. Payline offers a wide list of payment methods.

- **Return codes**

This page shows you the life cycle of the return codes of transaction.

## Advanced features

- **Tokenizer**

This feature replaces sensitive data such as credit card number with Tokens. This allows you to no longer store sensitive data related to PCI DSS regulation and to perform operations with these tokens as a card number. Card data is saved in encrypted form in the secure Payline environment.

This reference reduces PCI DSS requirements.

- **Interface batch**

This functionality makes it possible to process batch transactions in off-line mode, it is possible to perform validations, refunds, cancellations.

- **Virtual Electronic Payment Terminal**

The TPEV, Virtual Electronic Payment Terminal is as its name suggests, an electronic payment application on the web. It is intended for merchants who wish to record payments as part of its activities through a secure web interface. By using Payline's TPEV you get the following translations: French, English, Spanish, Portuguese, German, Polish and Dutch

- **White mark**

This feature allows you to customize Payline for a white label distributor.

- **Choice of the brand**

The European regulation impose to leave the choice to the bearer. Thus he will be able to select the French or international network.

- **Automatic retry**

The purpose of this feature is to improve the success rate that you will achieve when applying for authorization

- **Payment Facilitator**

A payment facilitator collects transactions from an acquirer on behalf of its affiliated merchants.

- **Soft Descriptor**

The *soft descriptor* is the text that describes a payment on the consumer's statement of account. It usually contains the business name or the sign name of your store set in your distance selling contract.

- **Customize 3D Secure**

You can display the merchant's name on the 3D Secure authentication page.

- **AVS**

The Address Verification System (AVS) verifies the billing address of the cardholder.

- **Automatic retry**

Payline proposes to automatically make a new attempt based on the refusal codes provided by the acquiring bank.

- **Tokenization**

Payline proposes to replace the credit card number with Token, thus reducing PCI DSS constraints.

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