

# RN Payline 4.52

Dear customer, New features are added to your Payline payment solution on a regular basis, as are new partners in the shape of additional payment methods and international acquirers. This month, we are delighted to announce the arrival of two new methods of payment - Visa Checkout and Casino payment in 3 or 4 instalments, along with a raft of improvements to help you tackle fraud.

These new features will be available from 6th September 2017 (in the testing environment) and from the 27th September onwards (production environment).

Please don't hesitate to get in touch if you need help to use these new features. Feel free to contact your account manager or our customer assistance team.

[Payline #4.52's new operational features](#)

## New payment method: Visa Checkout

Visa Checkout significantly boosts conversion rates by streamlining the payment process. Using the 'One-click payment with Visa Checkout' icon on the shopping cart page in the purchasing funnel allows you to avoid having to create a client account, fill in payment details and delivery and billing addresses. To make a purchase, all the client has to do is type their account name and password in the Visa Checkout popup window, then confirm their payment. The merchant will then receive all the information they need to be able to create a customer account, manage the payment and the delivery.

*Ref.10732*

## New payment method: Casino payment in 3 or 4 instalments

Banque Casino offers the only card with payment in 3 or 4 instalments capability that's fully integrated into your shop's own payment page. All the customer needs to do is type their bank card details, their date and place of birth (and their maiden name, if applicable) into the regular payment form. The payment due dates are displayed directly on the payment page – the client is not redirected away from your e-commerce website.

*Ref.10730*

## Payment method: BancontactMisterCash is now Bancontact

Payline has now updated the name, receipt design and logo of this payment method.

*Ref.11475*

## Payment method: Cetelem-Presto

A new category, merchantCode, which appears alongside your payment methods, now makes it possible to identify merchants at individual sales outlet level.

*Ref.10439*

## Payment method: TotalGR

This method of payment is now available in Widget integration mode.

Furthermore, it's now possible to accept currencies other than the Euro using this payment method.

*Ref.8860, 11765*

## Payment method: PayPal

The management of the Paypal payment method has been revamped with a view to improving performance and reducing data inconsistencies between PayPal and Payline. The 'new' PayPal payment method option includes the following features:

- Two-click payment
- Retry feature, enabling shoppers with access to a second method of payment to make another attempt to make a purchase even after their first attempt has been rejected
- Buy in one click with PayPal Express Checkout Shortcut
- Order data automatically communicated with each transaction to PayPal
- Paypal IPN (Instant Payment Notification)
- Reconciliation using SettlementReport and ChargebackReport

*Ref.11733*

**Anti-fraud measures: the 3DSecure card enrollment check service can now take the device being used by shoppers into account**

The 3D Secure card enrollment check service can now check data from the customer's browser (UserAgent) and will communicate this data via a VerifyEnrollment response message in the deviceCategory, accept and userAgent fields. This information will have an impact on what is displayed to the consumer on the Access Control Server (the bank's online cardholder authentication page).

*Ref.9125*

## Anti-fraud measures: AVS check (Address Verification System) now available with Barclays

Address verification is a check performed by cardholders' banks against the numeric values of a postal address (street number and numbers in a postcode).

This check is available in the English-speaking world and is used to provide another layer of security for e-payments made using Visa, Mastercard and American Express cards.

Payline will also display the result of the AVS check when this option becomes available. It will soon be possible to use AVS checks as an anti-fraud rule (first quarter of 2018).

*Ref.11438*

## Anti-fraud measures: Rules on the IIN and card product name

Using the generic rules, it is now possible to create rules relating to the IIN of a bank card, as well as its 'card product name'.

For instance, if you would like to monitor transactions featuring Brazilian-issued cards with the IIN 548046, but want to avoid putting these cards on the hot list or stop list, you just have to create a rule 'if the card number begins with 548046'.

Likewise, if, for example, you want to exclude prepaid cards from certain rules, you could add to your combined rules the condition 'if the card product name does not contain 'Prepaid'.

*Ref.10435*

## Anti-fraud measures: Managing the rules governing the links between a card and a consumer

When performing a transactions search by card number, you will now be able to access a user interface listing all the links between a given card and the customer ID category. You will have the option of removing this information on these links from this page.

*Ref.10280*

## Anti-fraud measures: Improving the email alert

The Records section of the email alert displayed a certain number of anomalies (missing card number) and was somewhat lacking in detail. We have therefore made changes to make it easier to read.

*Ref.11287*

## Anti-fraud measures: Improvements to the Virtual Card rule

The Management of Virtual Cards rule was created to trigger an action if the card utilized by the client for a transaction was a virtual card. From now on, you'll be able to trigger an action if the card used is *not* a virtual card, enabling you to exclude virtual cards from some of your anti-fraud rules (these cards being generally less prone to fraud).

*Ref.10441*

## Anti-fraud measures / Back Office: New search criteria added to improve the transaction search feature

1 – As part of its ongoing battle against fraud, Payline has improved the transaction search feature with the addition of a number of new search criteria. You may now carry out searches using the following criteria:

- Card issuer country (ISO code)
- IP address country (ISO code)
- Device fingerprint
- Operating System
- Browser
- Telephone number
- Delivery address
- Delivery postcode
- Delivery country
- Initial source of transaction (interface used)

It's possible to perform a search of certain fields using incomplete items of data: for example, you could enter 13\* into the delivery postcode field in order to call up all transactions where there was a delivery to an address in the French département of 'Bouches du Rhône' (all postcodes of which start with 13).

2 – A number of new fields can now be accessed on the Detailed transaction overview user interface, making for even easier, faster searches:

- Card issuer country
- Delivery postcode
- Delivery country
- Telephone numbers
- IP address country
- Device fingerprint
- Device type
- Operating System
- Browser

3 – The result of the search will bring up additional elements:

- The client's name
- their email

*Ref.9720, 10773*

## Anti-fraud measures / Back Office: Device Fingerprint on list search

Previously, it was not possible to perform a search using the criteria Device Fingerprint on hot list or stop list.

Now, however, you can perform a search for a Device fingerprint on a hot or stop list. Moreover, a new feature has been added to the Detailed transaction overview user interface which will allow you to copy/paste the device fingerprint.

*Ref.9718*

## API: Fees linked with specific methods of payment now displayed

The API now has new features in the form of the inclusion of information on fees linked to specific methods of payment. The cost of these fees is now displayed on the payment form.

*Ref.8751*

## API: Improvements to the management of wallets

Payline is improving the design of the wallet management pop-up in the API, making it easier to add a card and make changes to personal data.

*Ref.11268*