

3DSv2 - Increase frictionless

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Challenge, Frictionless and Responsibility

For transactions subject to 3DS authentication, the merchant can send a preference as to authentication type : [threeDSInfo.challengeInd](#) parameter in [doWebPayment](#) and [verifyEnrollment](#).

In any case, the authentication server decide.

According to bank card regulations, liability in fraud event depends on preference expressed by the merchant and authentication required by authentication server (ACS).

The matrix below defines the person responsible in fraud event for different combinations :

		Merchant preference		
		No choice	No challenge	Challenge
Authentication server	No challenge	Issuer	Acquier	Issuer
	Challenge	Issuer	Issuer	Issuer

Data related to authentication server risk analysis

The authentication server risk analysis is based on information provided by merchant in [doWebPayment](#) and [verifyEnrollment](#).

The merchant who wishes to obtain frictionless must do their best to provide the information requested by authentication server.

No data is mandatory.

This information is distributed in Payline interface objects :

- card ;
- [order](#) ;
- [buyer](#) ;
- [threedsInfo](#)
- Web service settings

These objects are formally described in web services API.

Object and tag	Indication	Recommended CB
card.cardholder	Cardholder on the payment card	X

Object and tag	Indication	Recommended CB
order.details.deliveryTime	Specifies the shipping frequency (same day, next day, etc.).	X
order.details.deliveryMode	Indicates the delivery method (home delivery, collection at a relay point, etc.).	X
order.details.deliveryExpectedDate	Indicates the expected delivery date.	X
order.details.deliveryExpectedDelay	Indicates the expected duration of the expedition.	X
order.details.deliveryCharge	Shipping cost.	
orderExtended.giftCardAmount	If the payment is realized with a gift card then indicate the amount paid.	
orderExtended.giftCardCount	If the payment is realized with a gift card then indicate the number of cards used.	
order.orderExtended	ReorderIndicator JSON key. Specifies whether it is the renewal of a purchase already made.	X

Object and tag	Indication	Recommended CB
buyer.lastName	Buyer's name.	
buyer.firstName	Buyer's first name.	
buyer.mobilePhone	Buyer's mobile phone number.	X
buyer.email	Highly recommended (for CB scoring).	
buyer.shippingAdress. addressCreateDate	Creation date of the delivery address.	X
buyer.shippingAdress. firstName	Delivery's first name.	
buyer.shippingAdress. lastName	Delivery's name.	X
buyer.shippingAdress. street1	Street delivery address.	X
buyer.shippingAdress. street2	Complement street delivery address.	X
buyer.shippingAdress. cityName	City delivery address.	X
buyer.shippingAdress. zipCode	Postal code delivery address.	X
buyer.shippingAdress. country	Country delivery address.	X
buyer.shippingAdress.email	Delivery email.	X
buyer.billingAddress. street1	Billing address street.	X
buyer.billingAddress. street2	Street supplement to the billing address	X
buyer.billingAddress. cityName	Billing address city	X
buyer.billingAddress. zipCode	Postal code of billing address	X
buyer.billingAddress. country	Country of billing address	X
buyer.billingAddress.phone	Home phone number	X
buyer.ip	Required for a buyer on a web browser	Mandatory if connection via web browser
buyer. merchantAuthentication. method	Buyer authentication method by merchant	X
buyer. merchantAuthentication. date	Date and time of the buyer's connection to the merchant account	X
buyer.accountCreateDate	Creation date of the buyer's account	X
buyer.buyerExtended. buyerExtendedHistory	Strongly recommended. Recommendation valid for all fields of the structure orderCount6Months: Number of purchases during the last 6 months; provisionAttemptsDay: Number of attempts to add card in the last 24 hours; transactionCountDay: Number of attempted purchases in the last 24 hours; suspiciousActivity: The merchant indicates if he had any doubt about the activity of this account, fraudulent or fraudulent account, etc ...;	X

Object and tag	Indication	Recommended CB
challengeInd	Optional: indicates the merchant's preference for cardholder authentication	
threeDSReqPriorAuthData	For future use	
threeDSReqPriorAuthMethod	3DS authentication method of the previous payment.	X
threeDSReqPriorAuthTimestamp	Date and time of the previous payment.	X
browser	Required if payment is initiated from a web browser.	
sdk	Required if payment is initiated from a mobile app.	

Object and tag	Indication	Recommended CB
merchantScore	Transaction score calculated by the merchant using their own tools	X

We give you examples of valuation below.

Objet Order

```
<ns1:
order>

  <ns2:ref>47960539</ns2:ref>
  <ns2:origin xsi:nil="true"/>
  <ns2:country>FR</ns2:country>
  <ns2:taxes xsi:nil="true"/>
  <ns2:amount>16230</ns2:amount>
  <ns2:currency>978</ns2:currency>
  <ns2:date>27/01/2019 11:01</ns2:date>

  <ns2:details>
    <ns2:details>
      <ns2:ref>93813</ns2:ref>
      <ns2:price>6870</ns2:price>
      <ns2:comment>205/55R16 94 V</ns2:comment>
      <ns2:category>PNEU voiture Tourisme 4saisons</ns2:category>
      <ns2:brand>Hankook</ns2:brand>
      <ns2:subcategory1>tire</ns2:subcategory1>
      <ns2:subcategory2>KINERGY 4S H740</ns2:subcategory2>
      <ns2:additionalData xsi:nil="true"/>
      <ns2:taxRate xsi:nil="true"/>
    </ns2:details>
  </ns2:details>
  <ns2:deliveryTime>6</ns2:deliveryTime>
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
  <ns2:deliveryMode>7</ns2:deliveryMode>
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
  <ns2:deliveryExpectedDate xsi:nil="true"/>
commande indiquer la date de livraison prévue -->
  <!-- Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
  <ns2:deliveryExpectedDelay xsi:nil="true"/>
  <ns2:deliveryCharge>2490</ns2:deliveryCharge>
  <ns2:orderExtended>
    {
      "deliveryProvider": "deliveryProvider",
      "riskLevel": "3",
      "giftCardAmount": "4000",
      "giftCardCurrency": "978",
      "giftCardCount": "2",
      "reorderIndicator": "01"
    }
  </ns2:orderExtended>
</ns1:order>
```

Objet Buyer

```
<ns1:buyer>
  <ns2:title>4</ns2:title>
  <ns2:lastName>Dupont</ns2:lastName>
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
  <ns2:firstName>Jean</ns2:firstName>
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
  <ns2:email>jean.dupont@monext.net</ns2:email>
recommande pour favoriser le frictionless (pour scoring CB) -->
  <ns2:
shippingAdress>
Adresse postale si livraison à domicile dans un point relais ou dans un point de vente -->
  <ns2:title>4</ns2:
title>
bien dématérialisé envoyé par courrier électronique -->
  <ns2:name xsi:nil="true"/>
```

```

        <ns2:createDate>05/11/2011</ns2:createDate>                                <!-- Fortement
recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:firstName>Jean</ns2:firstName>                                       <!--
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:lastName>Dupont</ns2:lastName>                                       <!--
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:street1>260, rue Claude Nicolas Ledoux</ns2:street1>                 <!-- Fortement recommande
pour favoriser le frictionless (pour scoring CB) -->
        <ns2:street2>CS 60507</ns2:street2>                                       <!--
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:cityName>Aix-en-Provence cedex 3</ns2:cityName>                     <!-- Fortement recommande
pour favoriser le frictionless (pour scoring CB) -->
        <ns2:zipCode>13593</ns2:zipCode>                                           <!--
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:country>FR</ns2:country>                                             <!--
Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:email></ns2:
email>                                                                            <!-- Si livraison du
produit par email -->
        <ns2:phone>0442251515</ns2:phone>
        <ns2:state>13</ns2:state>
        <ns2:county xsi:nil="true"/>
        <ns2:phoneType xsi:nil="true"/>
        </ns2:shippingAddress>
        <ns2:billingAddress>
        <ns2:title>4</ns2:title>
        <ns2:name xsi:nil="true"/>
        <ns2:firstName>Jean</ns2:firstName>
        <ns2:lastName>Dupont</ns2:lastName>
        <ns2:street1>260, rue Claude Nicolas Ledoux</ns2:street1>                 <!-- Fortement
recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:street2>CS 60507</ns2:street2>                                       <!--
-- Fortement recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:cityName>Aix-en-Provence cedex 3</ns2:cityName>                     <!-- Fortement
recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:zipCode>13593</ns2:
zipCode>                                                                           <!-- Fortement recommande
pour favoriser le frictionless (pour scoring CB) -->
        <ns2:country>FR</ns2:
country>                                                                           <!-- Fortement
recommande pour favoriser le frictionless (pour scoring CB) -->
        <ns2:phone>0442251515</ns2:
phone>                                                                              <!-- Fortement recommande pour
favoriser le frictionless (pour scoring CB) -->

<!-- Numéro de téléphone du domicile -->
        <ns2:state>13</ns2:state>
        <ns2:county xsi:nil="true"/>
        <ns2:phoneType xsi:nil="true"/>
        </ns2:billingAddress>
        <ns2:accountCreateDate>05/11/11</ns2:accountCreateDate>
        <ns2:accountAverageAmount xsi:nil="true"/>
        <ns2:accountOrderCount>0</ns2:accountOrderCount>
        <ns2:walletId xsi:nil="true"/>
        <ns2:walletDisplayed xsi:nil="true"/>
        <ns2:walletSecured xsi:nil="true"/>
        <ns2:walletCardInd xsi:nil="true"/>
        <ns2:ip>90.37.101.225</ns2:ip>                                           <!-- Obligatoire pour un
acheteur sur un navigateur web -->

<!-- et autorise par legislation du pays --
>
        <ns2:mobilePhone>0627720695</ns2:mobilePhone>
        <ns2:customerId>4805157</ns2:customerId>
        <ns2:legalStatus>1</ns2:legalStatus>
        <ns2:legalDocument xsi:nil="true"/>
        <ns2:birthDate xsi:nil="true"/>
        <ns2:fingerprintID xsi:nil="true"/>
        <ns2:deviceFingerprint xsi:nil="true"/>
        <ns2:isBot xsi:nil="true"/>
        <ns2:isIncognito xsi:nil="true"/>

```

```

    <ns2:isBehindProxy xsi:nil="true"/>
    <ns2:isFromTor xsi:nil="true"/>
    <ns2:isEmulator xsi:nil="true"/>
    <ns2:isRooted xsi:nil="true"/>
    <ns2:hasTimezoneMismatch xsi:nil="true"/>
    <ns2:merchantAuthentication>
        <ns2:method>02</ns2:method>
Recommande pour favoriser le frictionless -->
<!-- methode d'authentification de l'acheteur sur le compte marchand -->
    <ns2:date>27/01/2019 12:01</ns2:date>
favoriser le frictionless -->
<!-- date et heure de connexion de l'acheteur sur le compte marchand -->
    </ns2:merchantAuthentication>
    <ns2:buyerExtended>
-- Fortement recommande pour favoriser le frictionless -->
<!-- Recommandation valable pour tous les champs de la structure ci-dessous -->
{
    "buyerExtendedHistory": {
        "suspiciousActivity": "N",
        "lastChange": "07/12/2018 10:40",
        "lastPasswordChange": "07/12/2018 10:40",
        "orderCount6Months": "15",
        "provisionAttemptsDay": "0",
        "transactionCountDay": "0",
        "transactionCountYear": "38",
        "paymentAccountAge": "14/11/2015"
    }
}
</ns2:buyerExtended>
</ns1:buyer>

```

Objet 3dsInfo

```
<ns1:3DSInfo>
  <ns2:challengeInd>02</ns2:
challengeInd>
<!-- Optional: indique la preference du commerçant pour l'authentification du porteur; 02: pas de challenge>
-->
  <ns2:threeDSReqPriorAuthData/> <!-- Pour usage futur -->
  <ns2:threeDSReqPriorAuthMethod>02</ns2:
threeDSReqPriorAuthMethod>                                <!-- Recommande pour favoriser le
frictionless -->

<!-- Method d'authentification 3DS du dernier paiement -->
  <ns2:threeDSReqPriorAuthTimestamp>12/01/2017 11:59</ns2:threeDSReqPriorAuthTimestamp>      <!--
Recommande pour favoriser le frictionless -->

<!-- date et heure du dernier paiement -->
  <ns2:browser/>                                           <!-- Requis
si paiement initie a partir d'un navigateur web -->
  <ns2:sdk
/>
<!-- Requis si paiement initie a partir d'une application mobile -->
</ns1:3DSInfo>
```

Linked pages

- [3D Secure 2.0 - Comply with DSP2](#)
- [3DSv2 - Acquies exemption](#)
- [3DSV2 - Direct Interface](#)
- [3DSV2 - Direct Interface - Recurring payments](#)
- [3DSv2 - Increase frictionless](#)
- [3DSV2 - Mail Order / Telephon Order \(MO /TO\) Payments](#)
- [3DSv2 - Webpage Interface](#)