Fraud prevention and additionnal parameters

AXEPTA Fraud prevention tools

Axepta BNP Paribas offers to merchants very advanced fraud prevention tools including :

- Velocity checks
- Blacklists and whitelists management

About Fraud prevention with IP tracking

General information about Fraud prevention

supports different processes for fraud prevention. These include inquiries with credit agencies for the monitoring of the card's country of origin and payment guarantees for credit cards.

A large proportion of fraud attempts come from foreign countries. can check the country of origin and, in many cases the city of the IP address used. If the country of origin or the IP address of your customer is not one of your supplies countries or is not the same country as the credit card Issuer, can send an alert via e-mail or automatically refuse the payment.

75% of all fraud attempts are made with foreign credit cards. can check the card's origin: If you enter the delivery country as a parameter, returns the country of origin of Visa and MasterCard issued cards and sends an e-mail if the delivery country differs from the card's origin. You can then find out from the customer why the card's origin differs from the delivery country to avoid fraud. can optionally refuse such payments immediately.

Additional parameters for Fraud prevention

Additional parameters for calling interface for credit cards

Fraud prevention via IP-tracking relates to VISA and MasterCard credit cards via interfaces payssl.aspx, paynow.aspx and direct.aspx.

For standard integration and other special parameters for making a credit card payment via the payssl.aspx, paynow.aspx and direct.aspx interfaces, please check the credit card handbook.

Notice: By default the fraud prevention functions are not activated. can activate these functions for you if required.

Key	Format	CND	Description
IPAddr	ans..15	O	IP address. If you transfer the IP address, can determine in which country and in which town your customer has connected with the Internet (see also IPZone). Format: 123.456.789.012
IPZone	ans..1100	O	Codes of countries from which you accept orders, 3 digits numeric according to ISO 3166-1. Separate several countries by commas: **036,040,124**. If you transmit countries in **IPZone**, checks the country of origin of your customer's IP address, whether it is included in your country list, and whether it corresponds to the country of the credit card (see below). also transmits the IP-country to your shop (see below). If the IP-country is not in your list or does not match the credit card can send a warning e-mail or refuse payments. In order to refuse particular countries (negative list) enter an exclamation mark before that country code: !036,!040,!124.
Zone	ans..1100	O	Codes of countries where you accept credit cards, 3 digits numeric or alphanumeric according to ISO 3166-1. Separate several countries by commas: 036,040,124. If you transmit countries in Zone, checks the country of origin of your customer's credit card (MasterCard, Visa) and whether it is included in your approved country list. also transmits the card's country to your shop (see below). If the card's-country is not in your list or does not match your customer's IP address, can send a warning e-mail or refuse payments. In order to refuse cards from particular countries (negative list) enter an exclamation mark before that country code: !036,!040,!124. Please note, there is a maximum length of 1100 characters.

Additional parameters for Fraud prevention for credit card payments

Key	Format	CND	Description
Zone	a..7	O	If country codes have been entered in **Zone** returns the country code for the credit card or "UNKNOWN"
IPZone	a..7	O	If IP-countries are transmitted in **IPZone** in the case of the inquiry returns the country code of the IP address or "UNKNOWN"
IPZon eA2	a..7	O	If **IPZone** is submitted within the request returns the two-character country code of the IP address or "UNKNOWN" (DE=Germany, FR=France etc.)
IPState	a..32	O	If **IPZone** is submitted in the request returns the federal state from which the IP address of your customer originates.
IPCity	a..32	O	If **IPZone** is submitted in the request returns the town/city from which the IP address of your customer originates.
IPLon gitude	n..20	O	If **IPZone** is submitted in the request returns the geographical longitude (floating point, decimal) of the dial-in node (PoP) of your customer.
IPLatit ude	n..20	O	If **IPZone** is submitted in the request returns the geographical latitude (floating point, decimal) of the dial-in node (PoP) of your customer
fsStatus	ans..9	OC	Only via direct.aspx, only with EVO Payments International: ACCEPT=no suspicion of card fraud, DENY=refusal recommended, CHALLENGE= verification recommended, NOSCORE=No risk analysis, ENETFP=Exceptional error in the network, ERROR=Error in the data processing centre, ETMOUT=Timeout
fsCode	n4	OC	Only via direct.aspx, only with EVO Payments International: Recommended action: <0000> no result, <0100> accept, <0150> always accept, <0200> deny, <0250> always deny, <0300> suspicious, <0330> please check, <0400> suspicious ReD blacklist, <0500> questionable, <0600> questionable ReD blacklist, <0700> threshold exceeded, <0800> unusual usage, <901> intern ebitGuard error, <902> format error

Additional response parameters for fraud prevention for credit card payments