accountInfo EN

The account information contains optional information about the <u>cardholder account with the merchant</u>.

> ⓘ Cardholder Account Information data elements used to define a time period can be included as either: the *specific date* or *an approximate indicator*. Requestors can use either format.

Data Elements

	Key	Format	Condition	Description
1	accountIdentifier	string	O	The account ID of the cardholder within merchant environment / website (e.g. customer number).
2	authenticationInformation	object	O	This element contains optional information about how the cardholder authenticated during login to their acco
3	accountAgeIndicator	string	O	Length of time that the customer has had the payment instrument / payment account with the merchant. Values accepted: • `guestCheckout` • `thisTransaction` • `lessThan30Days` • `from30To60Days` • `moreThan60Days`
4	accountChangeDate	string	O	Date that the customer's payment instrument (account) with the merchant was last changed, including billin new user(s) added (YYYY-MM-DD).
5	accountChangeIndicator	string	O	Length of time since the customer's account information with the merchant was last changed, including billir new user(s) added. Values accepted: • `thisTransaction` • `lessThan30Days` • `from30To60Days` • `moreThan60Days`
6	accountCreationDate	string	O	Date that the customer opened the account with the merchant in format YYYY-MM-DD.
7	passwordChangeDate	string	O	Date that customer's account with the merchant had a password change or account reset in format YYYY-N
8	passwordChangeDateIndicator	string	O	Indicates the length of time since the customer account had a password change or account reset. Values accepted: • `noChange` • `thisTransaction` • `lessThan30Days` • `from30To60Days` • `moreThan60Days`
9	nbrOfPurchases	integer	O	Number of purchases in the last 6 months.
10	addCardAttemptsDay	integer	O	Number of Add Card attempts in the last 24 hours.
11	nbrTransactionsDay	integer	O	Number of transactions (successful and abandoned) in the previous 24 hours.
12	nbrTransactionsYear	integer	O	Number of transactions (successful and abandoned) in the previous year.
13	paymentAccountAge	string	O	Date that the payment account was enrolled in the customer account in format YYYY-MM-DD.
14	paymentAccountAgeIndicator	string	O	Indicates the length of time that the payment account was enrolled in the customer account. Values accepted: • `guestCheckout` • `thisTransaction` • `lessThan30Days` • `from30To60Days` • `moreThan60Days`
15	shipAddressUsageDate	string	O	Date when the shipping address used for this transaction was first used in format YYYY-MM-DD.

16	shipAddressUsageIndicator	string	O	Indicates when the shipping address used for this transaction was first used. Values accepted: **thisTransaction** **lessThan30Days** **from30To60Days** **moreThan60Days**
17	suspiciousAccActivity	boolean	O	Indicates whether the merchant has experienced suspicious activity (including previous fraud) on the custor

authenticationInformation

	Key	Format	Condition	Description
1	authenticationData	string	C	This data element can carry specific authentication attestation data such as FIDO if applicable.
2	authenticationMethod	string	M	This data element specifies the mechanism used by the Cardholder to authenticate to the merchant. Values accepted: **guest** **merchantCredentials** **federatedID** **issuerCredentials** **thirdPartyAuthentication** **FIDO** **signedFIDO** **SRCassuranceData**
3	authenticationTimestamp	string	M	Date and time (see RFC 3339) in **UTC** of the cardholder authentication. YYYY-MM-DD**T**HH:MM:SS+00:00

Schema

```
{
        "$schema": "http://json-schema.org/draft-07/schema#",
        "$id": "https://paymentpage.axepta.bnpparibas/schemas/accountInfo.json",
        "title": "accountInfo",
        "description": "Customer Account Information",
        "type": "object",
        "properties": {
                "accountIdentifier": {
                        "type": "string",
                        "maxLength": 64
                },
                "authenticationInformation": {
                        "type": "object",
                        "properties": {
                                "authenticationData": {
                                        "type": "string",
                                        "maxLength": 20000
                                },
                                "authenticationMethod": {
                                        "type": "string",
                                        "enum": ["guest", "merchantCredentials", "federatedID", "issuerCredentials
"FIDO", "signedFIDO", "SRCassuranceData"]
                                },
                                "authenticationTimestamp": {
                                        "type": "string",
                                        "format": "date-time"
                                }
                        },
                        "required": ["authenticationMethod", "authenticationTimestamp"],
                        "additionalProperties": false
                },
                "accountAgeIndicator": {
                        "type": "string",
                        "enum": ["guestCheckout", "thisTransaction", "lessThan30Days", "from30To60Days", "moreThan
```

```
                            "description": "Length of time that the customer has had the account with the merchant."
                },
                "accountChangeDate": {
                        "type": "string",
                        "format": "full-date",
                        "description": "YYYY-MM-DD"
                },
                "accountChangeIndicator": {
                        "type": "string",
                        "enum": ["thisTransaction", "lessThan30Days", "from30To60Days", "moreThan60Days"],
                        "description": "Length of time since the customer account information was last changed."
                },
                "accountCreationDate": {
                        "type": "string",
                        "format": "full-date",
                        "description": "YYYY-MM-DD"
                },
                "passwordChangeDate": {
                        "type": "string",
                        "format": "full-date",
                        "description": "YYYY-MM-DD"
                },
                "passwordChangeDateIndicator": {
                        "type": "string",
                        "enum": ["noChange", "thisTransaction", "lessThan30Days", "from30To60Days", "moreThan60Day
                        "description": "Indicates the length of time since the customer account had a password cha
                },
                "nbrOfPurchases": {
                        "type": "integer",
                        "maximum": 9999,
                        "description": "Number of purchases in the last 6 months."
                },
                "addCardAttemptsDay": {
                        "type": "integer",
                        "maximum": 999,
                        "description": "Number of Add Card attempts in the last 24 hours."
                },
                "nbrTransactionsDay": {
                        "type": "integer",
                        "maximum": 999,
                        "description": "Number of transactions (successful and abandoned) in the previous 24 hours
                },
                "nbrTransactionsYear": {
                        "type": "integer",
                        "maximum": 999,
                        "description": "Number of transactions (successful and abandoned) in the previous year."
                },
                "paymentAccountAge": {
                        "type": "string",
                        "format": "full-date",
                        "description": "Date that the payment account was enrolled in the customer account in form
                },
                "paymentAccountAgeIndicator": {
                        "type": "string",
                        "enum": ["guestCheckout", "thisTransaction", "lessThan30Days", "from30To60Days", "moreThan
                        "description": "Indicates the length of time that the payment account was enrolled in the
                },
                "shipAddressUsageDate": {
                        "type": "string",
                        "format": "full-date",
                        "description": "Date when the shipping address used for this transaction was first used in
                },
                "shipAddressUsageIndicator": {
                        "type": "string",
                        "enum": ["thisTransaction", "lessThan30Days", "from30To60Days", "moreThan60Days"],
                        "description": "Indicates when the shipping address used for this transaction was first us
                },
                "suspiciousAccActivity": {
                        "type": "boolean",
                        "description": "Indicates whether the merchant has experienced suspicious activity (includ
customer account."
```

```
            }
        },
        "additionalProperties": false
}
```

Sample

```
{
        "accountIdentifier": "joe.bloggs@acme.com",
        "authenticationInformation": {
                "authenticationMethod": "merchantCredentials",
                "authenticationTimestamp": "2021-10-05T04:36:18+00:00"
        },
        "accountAgeIndicator": "moreThan60Days",
        "accountChangeDate": "2019-01-23",
        "accountChangeIndicator": "from30To60Days",
        "accountCreationDate": "2016-01-01",
        "passwordChangeDate": "2018-06-08",
        "passwordChangeDateIndicator": "lessThan30Days",
        "nbrOfPurchases": 4,
        "addCardAttemptsDay": 0,
        "nbrTransactionsDay": 0,
        "nbrTransactionsYear": 5,
        "paymentAccountAge": "2018-03-20",
        "paymentAccountAgeIndicator": "thisTransaction",
        "shipAddressUsageDate": "2017-10-14",
        "shipAddressUsageIndicator": "moreThan60Days",
        "suspiciousAccActivity": true
}
```