

accountInfo EN

The account information contains optional information about the cardholder account with the merchant.



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 account.
3	accountAgeIndicator	string	O	Length of time that the customer has had the payment instrument / payment account with the merchant. Values accepted: <ul style="list-style-type: none">• guestCheckout• thisTransaction• lessThan30Days• from30To60Days• moreThan60Days
4	accountChangeDate	string	O	Date that the customer's payment instrument (account) with the merchant was last changed, including billing 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 billing new user(s) added. Values accepted: <ul style="list-style-type: none">• 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-MM-DD.
8	passwordChangeDateIndicator	string	O	Indicates the length of time since the customer account had a password change or account reset. Values accepted: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none">• 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: <ul style="list-style-type: none"> • thisTransaction • lessThan30Days • from30To60Days • moreThan60Days
17	suspiciousAccActivity	boolean	O	Indicates whether the merchant has experienced suspicious activity (including previous fraud) on the customer

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: <ul style="list-style-type: none"> • 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-DDTHH:MM:SS+00:00

Schema

```
{
  "$schema": "http://json-schema.org/draft-07/schema#",
  "$id": "https://paymentpage.acepta.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", "moreThan60Days"]
  }
}
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        "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", "moreThan60Days"],
        "description": "Indicates the length of time since the customer account had a password change."
    },
    "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 of card."
    },
    "paymentAccountAgeIndicator": {
        "type": "string",
        "enum": ["guestCheckout", "thisTransaction", "lessThan30Days", "from30To60Days", "moreThan60Days"],
        "description": "Indicates the length of time that the payment account was enrolled in the customer account."
    },
    "shipAddressUsageDate": {
        "type": "string",
        "format": "full-date",
        "description": "Date when the shipping address used for this transaction was first used in the customer account."
    },
    "shipAddressUsageIndicator": {
        "type": "string",
        "enum": ["thisTransaction", "lessThan30Days", "from30To60Days", "moreThan60Days"],
        "description": "Indicates when the shipping address used for this transaction was first used in the customer account."
    },
    "suspiciousAccActivity": {
        "type": "boolean",
        "description": "Indicates whether the merchant has experienced suspicious activity (including fraudulent transactions) in the customer account."
    }
}

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        }
    },
    "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
}
```
