Amazon Payments MFA

CONTENT

Overview

In order to be complaint with the PSD2, Amazon Pay introduced SCA for their transactions.

The SCA Upgrade introduces a "Confirmation Flow" to handle Multi-Factor Authentication (MFA) when it is required.

When MFA is required, the Confirmation Flow shows the credit card issuer's MFA challenge to the buyer. After the buyer interacts with the Confirmation Flow the buyer is returned to the merchant's site (for example, order confirmation page).

Please update the AmazonPay checkout workflow after a buyer initiates their order completion and before you call the Authorize Operation.

Changes

New JavaScript function confirmationFlow()

Due to MFA, it is necessary after a succesful confirmation of an order to start a new call, the ConfirmationFlow.

To start the workflow, please

- execute a Confirm on the order on the BNP Payment platform, after you receive a result
- start the confirmationFlow in case of success with "confirmationFlow.success()"
- in case of failure "confirmationFlow.error()" aborts the process.

Implementation of the new Javascript call is shown below. This has been optimized for our BNP merchants.

⚠️ This action should be triggered by clicking on the "Buy Now" button!

```
function confirmationFlow()
{
        // Get resultCode from BNP call AmazonAPA.aspx, EventToken: COD
        var resultCode_BNP = Payment platform call to get the ResultCode from the Confirm, AP call COD or SCO.
        // Your AmoazonSellerID / AmazonMerchantID
        var amazonSellerId = 'Your_SellerID';
        // Amazon order reference generated by Address Widget
        var orderReferenceId = 'Your_Order_Reference';
        //Initiate confirmation flow
        OffAmazonPayments.initConfirmationFlow(amazonSellerId, orderReferenceId, function (confirmationFlow)
                {
                        if(resultCode_BNP = '00000000')
                        {
                                confirmationFlow.success();
                        }
                        else
                        {
                                confirmationFlow.error();
                        }
                }
        );
}
```

Please also refer to https://developer.amazon.com/de/docs/eu/amazon-pay-onetime/sca-upgrade.html for additional guidance.

Merchant should be able to handle BNP's redirection (**URLSuccess** / **URLFailure**) with the result of the MFA Challenge.

URLSuccess / URLFailure for ConfirmOrderDetails (COD) and SetOrderDetails and ConfirmOrde

	Key	Format	Condition	Description
1	URLSuccess	ans..256	M	The buyer is redirected to this URL if the MFA is successful.
2	URLFailure	ans..256	O	The buyer is redirected to this URL if the MFA is unsuccessful.
3	AuthorizationAmount	n..12	O	The amount to authenticate during MFA completion. Use this parameter if you want to set a payment amount that is different than the OrderTotal provided in the SetO If this parameter is not set, the amount authenticated during MFA will be equal to the OrderTotal provided in the S

On "Order Now" the merchant has to send the **URLSuccess** and **URLFailure** in the calls (EventToken=SCO | COD), because the redirect is executed afte

After "Order Now" the Confirm (EventToken=SCO | COD) is executed on the payment and then the redirect to the challenge takes place using the JavaScrip

AmazonAPA.aspx

The following event calls at the BNP Payment platform are affected by the changes. Please make sure to include the new parameters.

|	EventToken	Action	Description
1	SOD	SetOrderDetails	Transfer of amount payable and further information – controls also the payment methods selectable for an order at Am
2	GOD	GetOrderDetails	Request of order information, e.g. to get information about a newly selected delivery address. After a call with Eventtok address of the customer When Scope enters "payments:shipping_address" and "payments:billing_address" you receive the full delivery and shi widget. Please transfer the OrderReferenceId on call up.
3	SCO	SetOrderDetailsAndCon-firmOrder	Order confirmation again with transfer of amount payable and further information – with this Eventtoken the order is fin authorizations can be submitted to Amazon immediately.
4	COD	ConfirmOrderDetails	Optional, if amount payable and further information should not transferred once more for order confirmation (BNP reco confirmation.)
5	COR	CloseOrderReference	Closing an Amazon order. Captures related to open authorizations as well as credits are possible furthermore

User Flow and Sequences

Flow

1. Clicks on AmazonPay button to sign-in
2. Chooses an address from the widget
3. Chooses payment method from the widget
4. Confirms the order

Option 1: SCO

This is the recommended option.
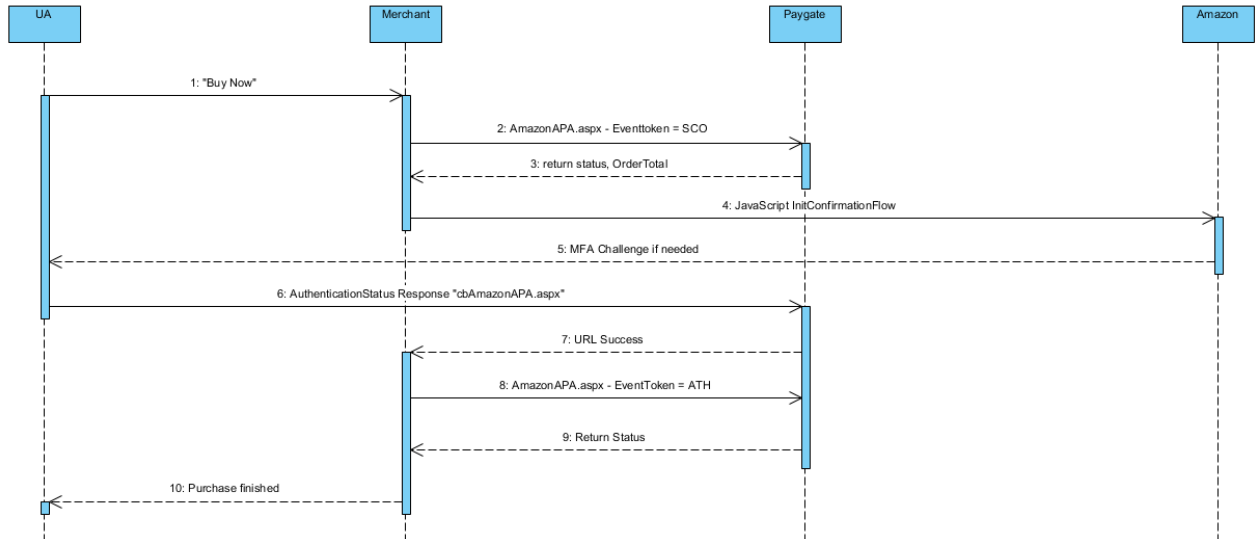
Option 2: SOD and COD
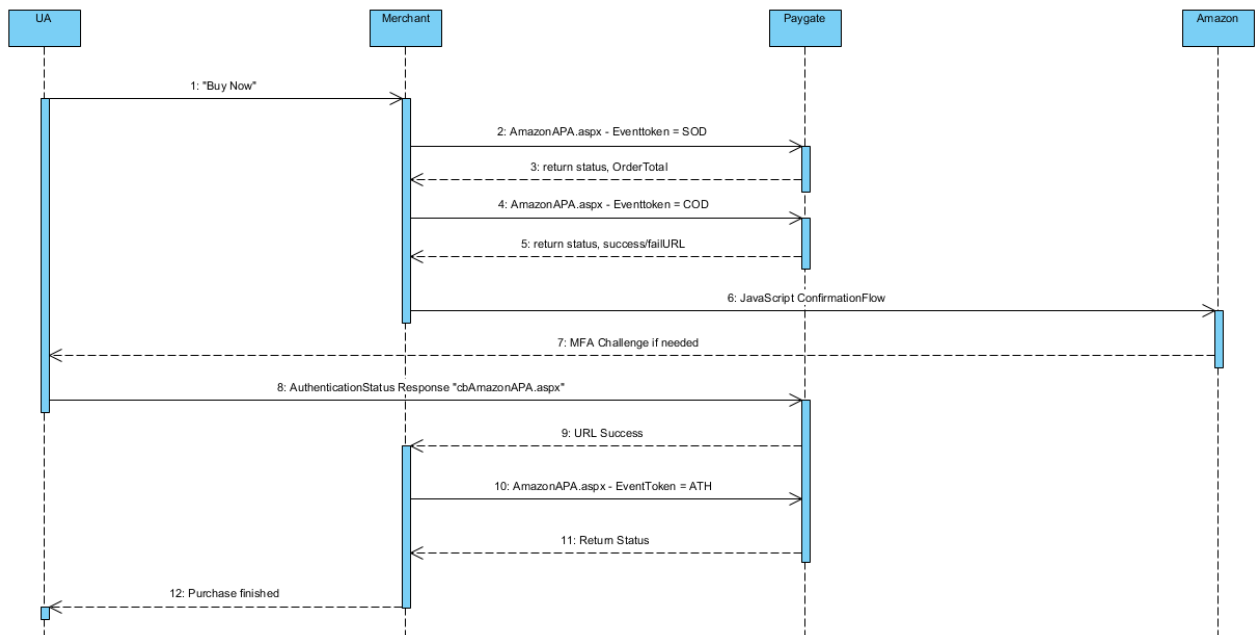


1. The first call is to be made to ConfirmationFlow - with this, AmazonPay can handle the MFA if required. Here is confirmationFlow error/success to k
   js file already used for the other widgets.
2. Call SetOrderDetails (SOD) including OrderTotal
3. Call ConfirmOrderDetails (COD) set URLSuccess/URLFailure parameter with a returnURL value

As shown above, we recommend the SCO call that is a single step to set the order details and also to confirm the order Details.

Option 3: MFA Failure

▢
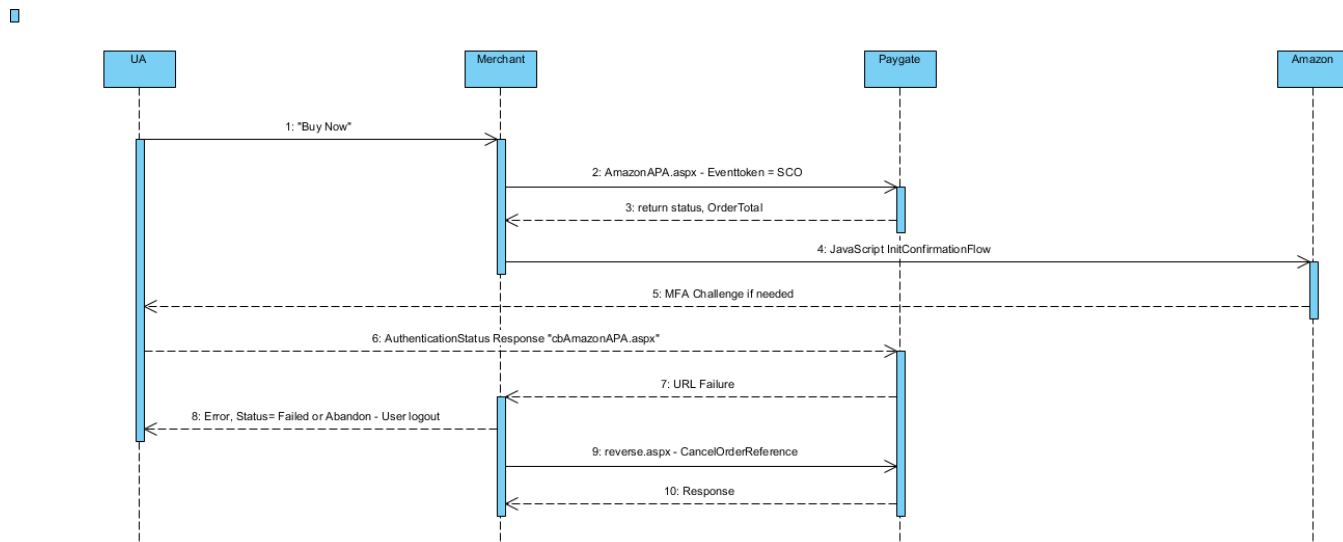
ⓘ We recommend our merchants to only work with the Payment platform status or Payment platform response code in these cases.

Status =>Abandoned:

Status =>Failure:

1. If the customer fails or abandons the challenge, the customer is redirected to the URLFailure.
2. Logout the user.
3. Cancel the order by calling "Reverse.aspx"

Cancel Order by Calling "Reverse.aspx"

In order to reverse a complete order with Amazon Pay with the function „CancelOrderReference", please request to https://paymentpage.axepta.bnpparibas

More and detailed information is found in the official BNP documentation here: Amazon Pay Manual

Status

If the MFA is successful, the redirection is done to `URLSuccess` , if not the redirection is done to `URLFailure` .

	Authentication Status Value	Description	Recommended Action
1	Success	Successful / not necessary	No action needed
2	Failure	Failed	Redirection FailureURL or forwarding to page in order to use a payment method other than Amazon
3	Abandoned	Failed	Redirection FailureURL or to page to replace the order sing Amazon Pay and complete the MFA cha

ⓘ

ⓘ The Amazon Authentication Response is given back to the shop via the Payment platform in the Response Parameter = amazonstatus.

Example: **amazonstatus**=Abandoned

⚠ In the Amazon SCA manual point 3 (Amount consistency)

The `AuthorizationAmount` value (in the Authorize operation) must always match the `CaptureAmount` value (in the Capture operation).

If not the Capture operation call response will be handled asynchronously; the Capture object State value is set to Pending and may not be pr within seven days of the Authorize operation call!