



Fraud prevention with IP-Tracking

Integration Guide

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Document history

Date	Name	Change
04.10.2016	Peter Posse	First version based on Paygate Manual 6.10

ABOUT FRAUD PREVENTION WITH IP TRACKING

General information about Fraud prevention

Paygate 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. Paygate can check the country of origin and, in a number of cases city of the IP address used. If the country of origin or the IP address of your customer is not one of your supplied countries or not the same country as the credit card Issuer, Paygate can send an alert via e-mail or automatically refuse the payment.

75% of all fraud attempts are made with foreign credit cards. Paygate can check the card's origin: If you enter the delivery country as a parameter, Paygate 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. Paygate can optionally refuse such payments immediately.

ADDITIONAL PARAMETERS FOR FRAUD PREVENTION

Additional parameters for calling the Paygate interface for credit cards

Fraud prevention via IP-tracking relates to VISA and MasterCard credit cards via the Paygate interfaces `paysl.aspx` and `direct.aspx`.

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

Notice: For security reasons, Paygate rejects all payment requests with formatting errors. Therefore please use the correct data type for each parameter.

The following table describes the encrypted payment request parameters:

Parameter	Format	CND	Description
IPAddr	ans..15	O	IP address. If you transfer the IP address, Paygate 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 , Paygate checks the country of origin of your customer's IP address, whether it is included in your country list, and whether it corresponds to with the country of the credit card (see below). Paygate 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 Paygate can send a warning e-mail or refuse payments.
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 , Paygate checks the country of origin of your customer's credit card (MasterCard, Visa) and whether it is included in your approved country list. Paygate 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, Paygate 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 the maximum length of 1100 characters.

Additional parameters for fraud prevention with IP tracking für credit card payments

The following table gives the parameters with which the Paygate responds:

Parameter	Format	CND	Description
Zone	a..7	O	If country codes have been entered in Zone Paygate 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 Paygate returns the country code of the IP address or "UNKNOWN"
IPZoneA2	a..7	O	If IPZone is submitted within the request Paygate 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 Paygate returns the federal state from which the IP address of your customer originates.
IPCity	a..32	O	If IPZone is submitted in the request Paygate returns the town/city from which the IP address of your customer originates.

IPLongitude	n..20	O	If IPZone is submitted in the request Paygate returns the geographical longitude (floating point, decimal) of the dial-in node (PoP) of your customer.
IPLatitude	n..20	O	If IPZone is submitted in the request Paygate 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 with IP tracking for credit card payments