

Dynamic Soft Descriptor



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What is the Soft Descriptor

The *soft descriptor* is the text that describes a payment on the consumer's statement of account. It usually contains the business name or the sign name of your store set in your distance selling contract.

The " *dynamic soft descriptor* " function allows you to choose the label that will be sent to each transaction. This offers the advantage of reassuring the consumer on a flow appearing on his statement of account and thus influences the rate of repudiation.

We recommend that you display the name of the sign (better known as the company name) followed by a reminder of the order. For example :

- Sign + reminder date of the order: [sign. com - order from 27/11](#)
- Teach + reminder articles (especially if basket marketplace):
 - [teaches.com/Seller1 - game console](#)
 - [teaches.com/Seller2 - games](#)
- Teaching + reminder n ° SAV: [signboard. com-SAV 09.01.02.03.04](#)

How to use it

To pass a Soft Descriptor during a payment, just [enter](#) the [payment.softDescriptor](#) field in the payment webservices. To access this field, it is necessary to use version 13 of our WebServices (cf below).

Some acquirers may alter the string of characters transmitted (keeping only the first 32 characters for example). For this reason, the transmitted soft descriptor is returned in the field: [transaction.softDescriptor](#)

The table below specifies the list of Payline web services impacted on entry and exit by adding the new field:

| WS impacted input | WS impacted in output |
|--------------------------|--------------------------|
| doWebPayment | doWebPayment |
| doAuthorization | doAuthorization |
| doReAuthorization | doReAuthorization |
| doCapture | doCapture |
| doRefund | doRefund |
| doCredit | doCredit |
| doDebit | doDebit |
| doImmediateWalletPayment | doImmediateWalletPayment |
| doScheduledWalletPayment | getWebPaymentDetails |
| doRecurrentWalletPayment | getTransactionDetails |

You can view the Soft Descriptor in the Administration Center. It is displayed in the detail screen of a transaction, in the "Transaction" box (*Description* field).

With which means of payment?

Please refer to the [Payment Methods of Payment form](#) to check the available features.

With which purchaser?

This feature is enabled according to the banks / acquirers depending on their ability to use this information.

The acquiring banks activated to date are:

- Crédit Mutuel Arkéa;
- European Merchant Services (EMS).



We strongly advise you not to fill it in if the acquirer does not know how to take it into account: your requests will be rejected if the acquirer does not process this information or if the format is incorrect.

It is preferable to use the [SubMerchant](#) method.