Retry automatic (en)

Content

The principle

The purpose of this feature is to improve the success rate that you will achieve when applying for authorization. We mean by success, having an agreement for an application and not a refusal.
Payline will thus realize, automatically and transparently for you and your customers, a new attempt according to the refusal codes communicated by the acquiring bank.
Completely integrated into the existing payment process, the "Automatic Retry" feature is compatible with the features of delinking, 3DSecure authentication and anti-fraud.
Visa, Mastercard, Maestro and CB cards are eligible. And all transaction types are compatible except for the "N foix (NX)" and "Subscription (REC)" types that already have their own retry feature.

Configuration

To activate the "Automatic Retry" function in the event of a transaction being refused, simply activate the function and configure the contract on which the second transaction will be carried out.
We strongly recommend that you have two acquiring banks to increase your chances of success.
You can also configure a retry period, if necessary see the Asynchronous Retry function .

The different cases

This feature is accessible from the configuration of the payment method in the backoffice.

Case of transactions refused on the acquiring contract

In the event that the transaction is refused on a contract, Payline makes it possible to renew an authorization request on another contract.

Nouvelle tentative sur ce contrat en cas de refus

Aucun

Case of refused 3D Secure transactions

In the event that the transaction is refused because it is guaranteed by the 3D Secure device, we allow the renewal of an authorization request without the 3D Secure guarantee. This function is not only practical when the 3D Secure device is down, it allows you to obtain a significantly better success rate.
You can easily, using an anti-fraud rule, identify these 3D Secure but not guaranteed transactions to carry out, according to your own wish, a manual verification of the order.

To activate the "Automatic Retry" function in the event of a 3D Secure transaction being refused, simply activate the functionality and configure the "Disengage the 3DS in the event of failure on this contract" option.

Débrayer le 3DS en cas d'échec sur ce contrat

Aucun

The drop-down list only shows contracts for which 3D Secure is not activated. If no such contract exists, you will need to create one. This can be done by creating an alias of your initial contract.

Case of authorization requests at €1 vs information request at €0

In the event that you make a request for information at €0 in order to obtain an agreement to make recurring payment (1-click payment, subscription, etc.), we allow you to modify the type and amount of the transaction with the aim of improving the success rate of these requests. Indeed, depending on the types of cards and the countries, requests for information at 0€ are massively rejected. To overcome this situation, Payline can automatically transform a €0 information request into a €1 authorization transaction. The latter will be automatically canceled by a request for adjustment.

To activate the "Automatic Retry" function in the event of a refusal of a request for information at €0, simply activate the functionality and configure the option "Request for authorization at €1 in the event of failure of request for information".

Demande d'autorisation à 1€ en cas d'échec de la demande d'information

Aucun

If you make an authorization request at €1, consult our technical documentation to modify the amount and make requests at €0.
Identifying "Retry" type transactions via the Payline API
The doAuthorization and getWebPaymentDetails functions of the Payline API return the information corresponding to the last transaction played:

- The transaction identifier transaction.id of the last request made;
- The payment .contractNumber contract of the last request made;
- The return code of the result object of the last request made.

3DS in case of softdecline

The Soft Decline corresponds to a refusal of an authorization request from the issuers.

It intervenes in the case:

- When a merchant requests authorization without 3DSecure V2.
- When a merchant requests authorization with Frictionless Type 3D Secure data

Payline initiates an authorization with 3DSV2 challenge.
Two transactions will be recorded:

- The first with rejected with softdecline error code.
- The second will be marked with the type "RETRY-SD".

Plus d'information : 3DSV2 - SoftDecline.

Activer 3DS en cas de soft decline

Aucun

Temporary state

Monext Online provides a temporary state INPROGRESS with return code 02306 indicating whether the web session has ended.
You will be able to retrieve the final state as soon as the web session is terminated and the retry processing is performed.
In web mode, you must call the payment result request upon redirection or notification.
The session token of the getWebPaymentDetails or getTransactionDetails services will simply point to the last Retry transaction performed.

You will thus be able to avoid result discrepancies if the request for the result of the transaction is sent too early, ie before the web session is finished and the processing of a retry carried out.

Backoffice

Identify "Retry" transactions in the Payline backoffice

The detail screen of a transaction displays in the "TRANSACTION" field, the Retry Type information:

- RETRY_ACQ: New attempt on another purchaser;
- RETRY_3DS: Release of the 3DSecure;
- RETRY_AV: Attempt on failure of an information request (Account Verification).