RN Payline 4.54

Environment	Date	Published version
Testing	**11/04/2018**	**4.54**
Production	**25/04/2018**	**4.54**

Brazilian ELO cards

ELO is one of the biggest debit and credit card brands in Brazil. ELO transactions are processed by payment processor Cielo, using the DirectPayment API and Payline WebPayment mode. When you accept ELO cards using Payline, you can offer immediate or deferred payment options, payments by instalments managed by the acquiring bank, and refunds.
Ref.33

Cielo can now be used in conjunction with Payline

Cielo is the biggest Brazilian credit and debit card payments processor. Payline now offers the option of sending transactions directly to this platform. Thanks to the DirectPayment API and Payline WebPayment service, you will be able to accept payments from Visa, MasterCard, American Express and ELO cards.
Ref.32

Carrefour Banque payments in 3 or 4 instalments

Carrefour Banque is offering a new method of payment in 3 or 4 instalments using your bank card or 'Pass' card (carte Pass). This service is available on Carrefour e-commerce sites but may also be used in other retail outlets.
Ref.39

Payment on dispatch of goods option now available with AmazonPay

Payline is adding a number of new operational features to the AmazonPay payment method: 'shipping payment', payments in part (multiple payments but only one authorization required) and request to cancel payment authorizations. This method of payment also enables you to obtain your payments files at the same time as settlement is carried out, use the AmazonPay extension for Magento and benefit from the protection offered by Payline's anti-fraud module.
Ref.94

Casino payments in 3 or 4 instalments: Improvements to the user experience

Additional information has been provided on the web payment pages with a view to improving the user experience: the French departmental code can now be entered into the field marked *Postcode of place of birth* and charges relating to credit applications are displayed. The payments schedule is sent to the merchant via the Web Services payment responses using the tag *partnerAdditionalData*.
Ref.49

Payments made using Total GR cards can now include information relating to bookings

The TOTAL GR card is a private label card aimed at professionals. Merchants wanting to accept payments using this card are subject to specific rules and must sign an agreement with TOTAL beforehand.
Payline can now transmit data relating to a future service (e.g. a booking). You simply need to enter the relevant details: the date the service begins in the field *order.date* and the duration of the service in the field *order.detail.quantity*
Ref.84

It's now possible to process refunds for buy now-pay later purchases with Cetelem Aurore cards

With Aurore cards, you can pay for purchases in full immediately or spread the cost of your purchase over a period of time. Up to now, buy now-pay later purchases were not eligible for refunds. However, this restriction has now been removed and you may refund purchases whether or not they've been bought on credit.
Ref.60

Notification of Cetelem Presto loan application status updates

An application for a Cetelem Presto loan worth 1500 € or more requires a report which may take several days to complete. Cetelem and Payline have created an alerts system which will tell you when a decision has been reached about your loan application, in other words, whether it has been accepted or rejected.
Ref.61

Anti-fraud measures: new rule to catch buyers who may be trying to bypass a fraud check

When a buyer fails a 3DSecure authentication or is blocked by a rejection rule, it is now possible to trigger a fraud rule on their next attempt.
Use case: a buyer attempts a 105 EUR transaction and you have a maximum amount rule at 100 EUR: the rule is triggered and the buyer fails the authentication. Their next payment attempt, even for less than 100 EUR, will trigger the new rule.
The rule may be applied to customer IDs, cards, device fingerprints and IP addresses.
Ref.35

Anti-fraud measures: New Address Verification System (AVS) rule

This new rule enables you to trigger the anti-fraud module if the Address Verification System flags up an anomaly with the billing address linked to the card being used to make a purchase. Available in the US, Canada and the UK, this rule allow you to implement additional checks on your international transactions.
Ref.40

Clearsale

ClearSale is a Brazilian Fraud prevention system. It consists of a scoring tool which generates a number denoting the risk level associated with a given order and the status of the order that's being analyzed (accepted, rejected or pending a decision).
Update the Clearsale API to benefit from a range of additional filters to help you analyze individual transactions more accurately.
Ref.52

Messages relating to 3DSecure authentication now available on your merchant back office

A new user interface displays 3D Secure messages alongside Vereq/Veres and Pareq/Pares messages.
Ref.80

Integration Widget – differentiating between different cards within the same payment method grouping

This new payment method option makes it possible to single out individual payment methods and customize how they are displayed. Currently, the integration Widget groups all payment methods of a similar type together. In order to single out a specific card – for example, a card associated with a given retailer – you must activate this option. Retailers may also offer several variations of the same method of payment. The ability to display different logos for individual cards is particularly useful as it makes it easy to distinguish between different variants of the same method of payment. This option is available with certain specified methods of payment.
Ref.108

Payment Facilitators: managing information destined specifically for credit card acquirers

A new feature which manages the information which must be sent to acquirers by merchants who have registered as "Payment Facilitators" is now available. Information which must be supplied includes SIRET number, affiliate number and MCC Code.
Ref.110