

# ePDQ Barclays Transact (Kount Fraud Module) Implementation Guide

November, 2023

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## Introduction

Barclaycard Transact is designed to work in partnership with your 3DS implementation to support the goal of a frictionless customer journey. Increasing sales is vital to any business, and security is key. With Barclaycard Transact we can help you achieve this with intelligent insights, and deliver a smoother payment experience for your customers by accepting more transactions and minimising disruption throughout the journey. On the ePDQ back office this is called Kount.

Barclaycard Transact offers a series of tools and service enhancements designed to manage fraud and help improve transaction acceptance enabling your business thrive in the new PSD2 landscape. It delivers Smart Acceptance through a modular approach, allowing you to balance the need to manage fraud with customer experience in the payment journey.

## Understanding Transact

Barclaycard Transact delivers Smart Acceptance through a modular solution that lets you balance the need to manage fraud with customer experience in the payment journey.

- Transaction Risk Analysis (TRA) Exemption Service

This service allows TRA eligible transactions to continue to be processed via the frictionless straight-to-authorise route. TRA exemption payments present fewer steps in payment journey for cardholders, meaning reduced likelihood of cart abandonment for your business.

- Fraud as a Service

Barclaycard is working in partnership with Kount to offer state-of-the-art fraud prevention solution, the Fraud as a Service Module. This solution can help reduce fraud and future chargebacks by enabling real time decisions on transactions using comprehensive data analytics at the point of check-out.

The solution meets the mandatory PSD2 requirement to perform a pre auth fraud risk check to enable TRA exemptions to be applied to eligible transactions, maintaining a smooth payment experience as possible for customers.

The Fraud as a Service Module delivers an all-in-one fraud and risk management solution for companies that operate in card-not-present environments looking to simplify their fraud/risk operations. The Fraud as a Service Module provides a single point of integration, robust, proactive fraud solution that is flexible and easy to use. Kount's proprietary technology has reviewed billions of transactions and provides fraud protection for some of the world's best-known brands.

## Going Live with Transact

1. Be 3DS ready – version 1 is compliant, but we'd recommend you move to version 2.
2. Review the 3DSv2 parameters and specific instructions on implementation for 3DS on the ePDQ support pages.
  - a. The following link shows the integration instructions for all methods:  
<https://support.epdq.co.uk/en/integration/all-sales-channels/>
  - b. More specific instructions are here:  
<https://support.epdq.co.uk/en/integration/all-sales-channels/integrate-with-e-commerce/guide#3-dsecure-v2.1> and <https://support.epdq.co.uk/en/integration/all-sales-channels/integrate-with-directlinkserver-to-server/guide#3-d-secure-v2.1>
3. Sign up to Barclaycard Transact: Complete and sign Order Form and Additional Service Conditions when issued by Barclaycard.
4. If you are using your own integration via Direct Link or Flex Checkout you will need to incorporate the table below of minimum fields into your message to ePDQ to allow for the real time fraud assessment piece

If you are using a Hosted Payment Page you will need to include the additional data fields below into your message to ePDQ. Please note that the data fields need to be in the format of the ePDQ platform.

There will be a delay as advised within the Barclaycard Transact Terms before TRA flagging will be activated – All flow will go to 3DS until Transact is activated

5. In order for you to use Transact, it must be configured on all of your ePDQ Accounts (PSPIDs). If you have requested Transact we will have activated this on all of your accounts, but you will need to ensure that your integration to ePDQ is update for all PSPIDs that you use.
6. Please visit our [support page](#) to find out how to change the settings in your (ePDQ portal) configuration. Please ensure that the steps in section 4 ("Continue/Interrupt transaction flow") are followed for all available payment methods individually **and that the option "interrupt" is selected.**

## Mandatory and Recommended Data Fields

In order for the SmartPay I Fraud tool to perform as it is intended to each merchant must ensure they are collecting the *required data fields* below at a minimum. There is overlap with some of the Transact fields and some of the 3DSv2 fields.

NOTE: Transact cannot be tested live use only once implemented.

Additionally, merchants are recommended to pass any combination of the *recommended data fields*, if not already doing so.

Please note ITEM type parameters will not work with a METHOD=GET type request

Mandatory Data Points		
Data Fields	Description	Format/Example
Email	This is the email address submitted by the customer. If a call centre is accepting orders on behalf of customers and the customer does not provide an email address OR the customer does not have an email address, noemail@kount.com must be submitted.	<a href="mailto:email@example.com">email@example.com</a>
Amount	Total amount in currency submitted. Amount multiplied by 100 as this field must not contain any decimals or other separators.	229999
Currency	Country of currency submitted on order. If event or transaction is not a payment transaction, then hard code any ISO 3-digit approved currency Code.	GBP

Remote_Addr	Dotted Decimal IPv4 address that the merchant sees coming from the customer. If MODE=P or the Phone to Web exclusion is used, the IPAD field should be hard coded to be 10.0.0.1. Other than MODE=P or Phone to Web, the IPAD field should never be an anonymous IP address (i.e. 10.X.X.X or 192.168.X.X).	178.62.50.112
ECOM_BILLTO_POSTAL_STREET_LINE1	Billing street address – Line 1	99 Any Rd
ECOM_BILLTO_POSTAL_COUNTRYCODE	Billing address – Country	UK
ECOM_BILLTO_POSTAL_CITY	Billing address – City	Manchester
ECOM_BILLTO_POSTAL_POSTALCODE	Billing address – Postal Code	M13 9PG
CN	Name submitted with the order	A Example

#### Highly Recommended Data Points

Data Fields	Description	Format
ITEMDESC*XX*	Shopping cart or purchased item or service data array attribute for a specific description of the item being purchased.	SAMSUNG - 72 CLASS (72.5 DIAG.) - LED - 2160P - SMART - 4K ULTRA HD TV
ITEMID*XX*	Shopping cart or purchased item or service data array attribute typically the SKU for an item. This value should be free from any markup or Unicode values. This value <u>should be passed as plain text.</u>	SAMTV4K7294900
ITEMPRICE*XX*	Shopping cart or purchased item or service data array attribute for the price of the single item. Must be	229999

	a natural number and can include 0.	
ITEMQUANT*XX*	Shopping cart or purchased item or service data array attribute signifying the quantity of the item being purchased.	1
ITEMCATEGORY*XX*	Shopping cart or purchased item or service data array attribute high level or generalized description of the item added to the shopping cart. This value should be free from any markup or Unicode values. This value should be passed as plain text.	TELEVISION
ECOM_SHIPTO_POSTAL_STREET_LINE1	Shipping street address – Line 1	10 Any St
ECOM_SHIPTO_POSTAL_COUNTRYCODE	Shipping address – Country	UK
ECOM_SHIPTO_POSTAL_CITY	Shipping address – City	London
ECOM_SHIPTO_ONLINE_EMAIL	Shipping address – Email address of recipient	<a href="mailto:email@example.com">email@example.com</a>
ECOM_SHIPTO_POSTAL_NAME_FIRST + ECOM_SHIPTO_POSTAL_NAME_LAST	Shipping address – Name of recipient	A example
ECOM_SHIPTO_POSTAL_POSTALCODE	Shipping address – Postal Code	SW1 8AB
ECOM_SHIPTO_TELECOM_PHONE_NUMBER	Ship-to Phone Number	44 12345678
OWNERTELNO	Bill-to Phone Number	44 12345678
CUID	Merchant assigned account number for consumer.	5446546545