

# accountInfo



The account information contains optional information about the cardholder account with the merchant.



Cardholder Account Information data elements used to define a time period can be included as either: the *specific date or an approximate indicator* for when the action occurred. 3DS Requestors can use either format.

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## Data Elements

	Key	Format	CND	Description
1	accountIdentifier	string	O	The account ID of the cardholder within merchant environment / website (e.g. customer number)
2	<a href="#">authenticationInformation</a>	object	O	This element contains optional information about how the cardholder authenticated during login to their account in the merchant environment (e.g. website).
3	accountAgeIndicator	string	O	Length of time that the customer has had the payment instrument / payment account with the merchant.  Values accepted: <ul style="list-style-type: none"><li>• <b>guestCheckout</b></li><li>• <b>thisTransaction</b></li><li>• <b>lessThan30Days</b></li><li>• <b>from30To60Days</b></li><li>• <b>moreThan60Days</b></li></ul>
4	accountChangeDate	string	O	Date that the customer's payment instrument (account) with the merchant was last changed, including billing or shipping address, new payment account, or new user(s) added (YYYY-MM-DD).
5	accountChangeIndicator	string	O	Length of time since the customer's account information with the merchant was last changed, including billing or shipping address, new payment account, or new user(s) added.  Values accepted: <ul style="list-style-type: none"><li>• <b>thisTransaction</b></li><li>• <b>lessThan30Days</b></li><li>• <b>from30To60Days</b></li><li>• <b>moreThan60Days</b></li></ul>
6	accountCreationDate	string	O	Date that the customer opened the account with the merchant in format YYYY-MM-DD
7	passwordChangeDate	string	O	Date that customer's account with the merchant had a password change or account reset in format YYYY-MM-DD
8	passwordChangeDateIndicator	string	O	Indicates the length of time since the customer account had a password change or account reset.  Values accepted: <ul style="list-style-type: none"><li>• <b>noChange</b></li><li>• <b>thisTransaction</b></li><li>• <b>lessThan30Days</b></li><li>• <b>from30To60Days</b></li><li>• <b>moreThan60Days</b></li></ul>
9	numberOfPurchases	integer	O	Number of purchases in the last 6 months
10	addCardAttemptsDay	integer	O	Number of Add Card attempts in the last 24 hours
11	numberOfTransactionsDay	integer	O	Number of transactions (successful and abandoned) in the previous 24 hours
12	numberOfTransactionsYear	integer	O	Number of transactions (successful and abandoned) in the previous year

13	paymentAccountAge	string	O	Date that the payment account was enrolled in the customer account in format YYYY-MM-DD
14	paymentAccountAgeIndicator	string	O	Indicates the length of time that the payment account was enrolled in the customer account.  Values accepted: <ul style="list-style-type: none"> <li>• <b>guestCheckout</b></li> <li>• <b>thisTransaction</b></li> <li>• <b>lessThan30Days</b></li> <li>• <b>from30To60Days</b></li> <li>• <b>moreThan60Days</b></li> </ul>
15	shippingAddressUsageDate	string	O	Date when the shipping address used for this transaction was first used in format YYYY-MM-DD
16	shippingAddressUsageIndicator	string	O	Indicates when the shipping address used for this transaction was first used.  Values accepted: <ul style="list-style-type: none"> <li>• <b>thisTransaction</b></li> <li>• <b>lessThan30Days</b></li> <li>• <b>from30To60Days</b></li> <li>• <b>moreThan60Days</b></li> </ul>
17	suspiciousAccountActivity	boolean	O	Indicates whether the merchant has experienced suspicious activity (including previous fraud) on the customer account

## authenticationInformation

	Key	Format	CND	Description
1	authenticationData	string	C	This data element can carry specific authentication attestation data such as FIDO if applicable
2	authenticationMethod	string	M	This data element specifies the mechanism used by the Cardholder to authenticate to the merchant.  Values accepted: <ul style="list-style-type: none"> <li>• <b>guest</b></li> <li>• <b>merchantCredentials</b></li> <li>• <b>federatedID</b></li> <li>• <b>issuerCredentials</b></li> <li>• <b>thirdPartyAuthentication</b></li> <li>• <b>FIDO</b></li> <li>• <b>signedFIDO</b></li> <li>• <b>SRCAssuranceData</b></li> </ul>
3	authenticationTimestamp	string	M	Date and time (see RFC 3339) in <b>UTC</b> of the cardholder authentication.  YYYY-MM-DDTHH:MM:SS+00:00

## Schema

 BASEURL= <https://www.computop-paygate.com/schemas>

```
{
  "$schema": "http://json-schema.org/draft-07/schema#",
  "$id": "BASEURL/accountInfo.json",
  "title": "accountInfo",
  "description": "Customer Account Information",
  "type": "object",
  "properties": {
    "accountIdentifier": {
      "type": "string",
      "maxLength": 64
    },
    "authenticationInformation": {
      "type": "object",
      "properties": {
```

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        "authenticationData": {
            "type": "string",
            "maxLength": 20000
        },
        "authenticationMethod": {
            "type": "string",
            "enum": ["guest",
"merchantCredentials", "federatedID", "issuerCredentials",
"thirdPartyAuthentication", "FIDO", "signedFIDO", "SRCassuranceData"]
        },
        "authenticationTimestamp": {
            "type": "string",
            "format": "date-time"
        }
    },
    "required": ["authenticationMethod",
"authenticationTimestamp"],
    "additionalProperties": false
},
    "accountAgeIndicator": {
        "type": "string",
        "enum": ["guestCheckout", "thisTransaction",
"lessThan30Days", "from30To60Days", "moreThan60Days"],
        "description": "Length of time that the customer
has had the account with the merchant."
    },
    "accountChangeDate": {
        "type": "string",
        "format": "full-date",
        "description": "YYYY-MM-DD"
    },
    "accountChangeIndicator": {
        "type": "string",
        "enum": ["thisTransaction", "lessThan30Days",
"from30To60Days", "moreThan60Days"],
        "description": "Length of time since the customer
account information was last changed."
    },
    "accountCreationDate": {
        "type": "string",
        "format": "full-date",
        "description": "YYYY-MM-DD"
    },
    "passwordChangeDate": {
        "type": "string",
        "format": "full-date",
        "description": "YYYY-MM-DD"
    },
    "passwordChangeDateIndicator": {
        "type": "string",
        "enum": ["noChange", "thisTransaction",
"lessThan30Days", "from30To60Days", "moreThan60Days"],
        "description": "Indicates the length of time since
the customer account had a password change or account reset."
    },
    "nbrOfPurchases": {
        "type": "integer",
        "maximum": 9999,
        "description": "Number of purchases in the last 6
months."
    },
    "addCardAttemptsDay": {
        "type": "integer",
        "maximum": 999,
        "description": "Number of Add Card attempts in the
last 24 hours."
    },
    "nbrTransactionsDay": {
        "type": "integer",
        "maximum": 999,
        "description": "Number of transactions (successful

```

```

and abandoned) in the previous 24 hours."
    },
    "nbrTransactionsYear": {
        "type": "integer",
        "maximum": 999,
        "description": "Number of transactions (successful
and abandoned) in the previous year."
    },
    "paymentAccountAge": {
        "type": "string",
        "format": "full-date",
        "description": "Date that the payment account was
enrolled in the customer account in format YYYY-MM-DD."
    },
    "paymentAccountAgeIndicator": {
        "type": "string",
        "enum": ["guestCheckout", "thisTransaction",
"lessThan30Days", "from30To60Days", "moreThan60Days"],
        "description": "Indicates the length of time that
the payment account was enrolled in the customer account."
    },
    "shipAddressUsageDate": {
        "type": "string",
        "format": "full-date",
        "description": "Date when the shipping address
used for this transaction was first used in format YYYY-MM-DD."
    },
    "shipAddressUsageIndicator": {
        "type": "string",
        "enum": ["thisTransaction", "lessThan30Days",
"from30To60Days", "moreThan60Days"],
        "description": "Indicates when the shipping
address used for this transaction was first used."
    },
    "suspiciousAccActivity": {
        "type": "boolean",
        "description": "Indicates whether the merchant has
experienced suspicious activity (including previous fraud) on the customer
account."
    }
},
"additionalProperties": false
}

```

## Sample

```
{
  "accountIdentifier": "joe.bloggs@acme.com",
  "authenticationInformation": {
    "authenticationMethod": "merchantCredentials",
    "authenticationTimestamp": "2021-10-05T04:36:18+00:00"
  },
  "accountAgeIndicator": "moreThan60Days",
  "accountChangeDate": "2019-01-23",
  "accountChangeIndicator": "from30To60Days",
  "accountCreationDate": "2016-01-01",
  "passwordChangeDate": "2018-06-08",
  "passwordChangeDateIndicator": "lessThan30Days",
  "nbrOfPurchases": 4,
  "addCardAttemptsDay": 0,
  "nbrTransactionsDay": 0,
  "nbrTransactionsYear": 5,
  "paymentAccountAge": "2018-03-20",
  "paymentAccountAgeIndicator": "thisTransaction",
  "shipAddressUsageDate": "2017-10-14",
  "shipAddressUsageIndicator": "moreThan60Days",
  "suspiciousAccActivity": true
}
```