Set Transaction Context (STC) Consolidated Industry Packs for PayPal Professional Services

Publication Date
6/11/2020

P PayPal

STC – Consolidated Industry Packs

Version 3.4

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Chapter 1. Consolidated Industry Packs – By Industry

Risk policy requires that merchants who belong to the specified industries/vertical markets must provide STC with sufficient data for risk analysis. The following data field tables list the minimum set of data fields required for the corresponding industry, along with information about those fields, grouped by category.

All merchants who request a Seller Protection Policy (SPP) exception must pass the listed STC data fields as application data.   **Note:** All data fields are *required* except for those explicitly detailed as *optional*.

Event/Ticketing

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 - Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
Delivery Information – Required for intangible transactions only; otherwise, optional.				
dg_delivery_method	Delivery method for an intangible item if there is an associated email/phone. It acts as the shipping address for an intangible.	string	{email, phone, venue_pickup, kiosk_pickup}	email
Merchant Custom Data – These fields are optional. Include them only if applicable.				
cd_string_one	Free text field (for example, *event_date*)	string	Free form text	Free form
cd_string_two	Free text field (for example, *event_category*)	string	Free form text	Free form
cd_int_one	Free number field (for example, the *number_of_ticket* field)	number	Number	Free form

Note: Consumer Risk Services (CRS) believes these 3 additional fields can help us to better risk adjudicate, leading to greater loss savings for the merchant. Due to the lack of resources on Product Development, these fields haven't been created as individual STC fields yet. If the sales engineers can convince the merchants to pass the data under merchant custom data (cd_strings) listed in the table below, it will be used for Risk performance improvement.

If the merchant has information about the following optional data, the merchant should pass the data to risk analysis under Merchant Custom Data (cd_strings or cd_int).

Data Field Name	Description	Data Type	Format	Sample
Merchant Custom Data – These fields are optional. Include them only if applicable.				
event_date	Date of the event. (cd_string_one)	string	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
event_category	Type of event; for example, sports, concert, other, conference. (cd_string_two)	string	{music, arts_and_theater, family, sports, miscellaneous, clubs, special_events, fairs_and_exhibitions, festivals, comedy}	music
number_of_ticket	The total number of tickets that the buyer purchased within a single transaction. (cd_int_one)	number	Number	34

Fuel

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 - Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00

Gaming/Digital Goods

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E. 123 - Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	AU
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00

Generic Merchant

(All merchant industries not listed specifically in this document fall under Generic Merchant)

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
Merchant Custom Data – These fields are optional. Include them only if applicable.				
cd_string_one	Free text field	string	Free form text	Free form
cd_string_two	Free text field	string	Free form text	Free form
cd_int_one	Free number field	number	Free form number	Free form

Marketplaces

Data Field Name	Description	Data Type	Format	Sample
Sender Profile				
sender_account_id	Unique identifier of the sender/buyer account on the marketplace platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the sender/buyer's marketplace account	string	Alphanumeric	John
sender_last_name	Last name registered with the sender/buyer's marketplace account	string	Alphanumeric	Smith
sender_email	Email address registered with the sender/buyer's marketplace account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the sender/buyer's marketplace account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_address_zip	(US Only) Postal code of the sender/buyer registered on the marketplace platform	string	Alphanumeric	95131
sender_country_code	Country code registered with the sender/buyer's marketplace account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the sender/buyer's account on the marketplace platform	Date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
sender_signup_ip	IP address that the sender/buyer used to sign up on the marketplace platform	IP	IP (IPv4 / IPv6)	10.220.90.20
sender_popularity_score	Risk-based scoring on the sender/buyer by the marketplace platform (e.g., social score, identity score, risk score). This score is likely unique for each platform based on marketplace platform's risk platform capabilities.	string	{high, medium, low}	high
Receiver Profile				
receiver_account_id	Unique identifier of the seller/recipient's account on the marketplace platform	string	Alphanumeric	A12345N343
receiver_create_date	Date of creation of the seller/recipient's account on the marketplace platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
receiver_email	Seller/recipient's registered email on the marketplace platform	string	E.123 – Email Address	john@sample.com
receiver_address_country_code	Seller/recipient's country code registered on the marketplace platform	country	ISO Alpha-2 Country Code	US
business_name	Business name used by the seller/recipient to register on the marketplace platform	string	Alphanumeric	John Ltd

Data Field Name	Description	Data Type	Format	Sample
recipient_popularity_score	Risk-based scoring on the seller/recipient by the marketplace platform (e.g., social score, identity score, risk score). This score is likely unique for each platform based on marketplace platform's risk platform capabilities.	string	{high, medium, low}	high
Sender-Receiver Interaction				
first_interaction_date	Date of the first interaction between the sender and receiver on the marketplace platform. Definition of 'interaction' is to be defined by the marketplace platform. Examples are: first transaction attempt between sender and receiver, add-friend date between sender and receiver, etc.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
Transaction Information				
txn_count_total	Total number of transactions the sender/buyer has had to date on the marketplace platform (through PayPal or otherwise)	Number	Number	34
Payment Flow/Model/Type				
vertical	Transaction level vertical flag for the seller/receiver's transactions that are in several verticals.	string	Alphanumeric	Household goods, shoes, clothing, tickets, etc.
transaction_is_tangible	The seller/receiver's transaction is for tangible rather than digital goods. If tangible, value = 1. If intangible, value = 0.	Boolean	Boolean (0 or 1)	0

Online Travel Agent – Car Rental

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
OTA Service Fulfillment				
ota_type	OTA industry type	string	Alphanumeric	Car rental
ota_service_start_date	OTA service start date. A service start date that is very close to the transaction date elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_service_end_date	OTA service end date. A consumer booking a service such as a car rental for too many days elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_change_guest_t_f	Whether the guest (the person being served) is able to be changed. Fraudsters tend to pay for services that can change the guest.	Boolean	Boolean (0 or 1)	0
ota_start_country	OTA start country; for example, country where the car rental begins. Compare this variable with the sender's country / IP country / billing country to manage risk.	string	ISO Alpha-2 Country Code	US
ota_start_city	OTA service start city	string	Alphanumeric	San Jose
ota_start_zipcode	OTA service start zip code	string	Alphanumeric	95131

Online Travel Agent – Hotel

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
OTA Service Fulfillment				
ota_type	OTA industry type	string	Alphanumeric	hotel
ota_service_start_date	OTA service start date. A service start date that is very close to the transaction date elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_service_end_date	OTA service end date. A consumer booking a service such as a hotel for too many days elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_change_guest_t_f	Whether the guest (the person being served) is able to be changed. Fraudsters tend to pay for services that can change the guest.	Boolean	Boolean (0 or 1)	0
ota_start_country	OTA start country; for example, country where hotel stay was purchased. Compare this variable with the sender's country / IP country / billing country to manage risk.	string	ISO Alpha-2 Country Code	US
ota_start_city	OTA service start city	string	Alphanumeric	San Jose
ota_start_zipcode	OTA service start zip code	string	Alphanumeric	95131

Online Travel Agent – Transportation

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
OTA Service Fulfillment - Zip code is optional for Airline integrations rendering this specification				
ota_type	hotel/train ticket/ferry/bus/multimodal/Airline	string	Alphanumeric	bus
ota_service_start_date	OTA service start date. A service start date that is very close to the transaction date elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_service_end_date	OTA service end date. A consumer booking a service such as a hotel for too many days elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_change_guest_t_f	Whether the guest (the person being served) is able to be changed. Fraudsters tend to pay for services that can change the guest.	Boolean	Boolean (0 or 1)	0
ota_start_country	OTA start country; for example, country where bus ticket was purchased. Compare this variable with the sender's country / IP country / billing country to manage risk.	string	ISO Alpha-2 Country Code	US
ota_start_city	OTA start city	string	Alphanumeric	San Jose
ota_start_zipcode	OTA start zip code	string	Alphanumeric	95131
Merchant Custom Data – These fields are optional with some exceptions (refer fields). Include them only if applicable.				
cd_string_one	Free text field (Ticket_type *ticket_type*)	string	Free form text	Free form

Data Field Name	Description	Data Type	Format	Sample
cd_string_two	Free text field *For Airline [Mandatory field] – use the field for airport code*	string & *IATA for airline codes*	Free form text *Standard IATA for airline codes*	Free form
cd_int_one	Free number field (for example, the *number_of_ticket* field)	number	Free form number	Free form

If the merchant has information about the following data listed in the table below, the merchant should pass the data to risk analysis under Merchant Custom Data (cd_strings or cd_int):

Data Field Name	Description	Data Type	Format	Sample
Merchant Custom Data – These fields are optional. Include them only if applicable.				
ticket_type	Type of ticket being purchased	string	Single day/week/ month/annual pass, return day/week/ month/annual pass, carnet day/week/ month/annual pass	Return month pass
number_of_ticket	The total number of tickets that the buyer purchased within a single transaction	number	Number	3

Online Travel Agent – Travel Package

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
OTA Service Fulfillment				
ota_service_start_date	OTA service start date. A service start date that is very close to the transaction date elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_service_end_date	OTA service end date. A consumer booking a service such as a hotel for too many days elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_change_guest_t_f	Whether the guest (the person being served) is able to be changed. Fraudsters tend to pay for services that can change the guest.	Boolean	Boolean (0 or 1)	0
ota_start_country	OTA service start country; for example, the hotel country. Compare this variable with the sender's country / IP country / billing country to manage risk.	string	ISO Alpha-2 Country Code	US

P2P

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
Receiver Profile				
receiver_account_id	Unique identifier of the recipient's account on the partner/merchant platform	string	Alphanumeric	A12345N343
receiver_create_date	Date of creation of the recipient's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
receiver_email	Recipient's registered email on the partner/merchant platform	string	E.123 – Email Address	john@sample.com
receiver_address_country _code	Recipient's country code registered on the partner/merchant platform	string	ISO Alpha-2 Country Code	US

Retail, Groceries, & Food

Notes: This is <u>not</u> a requirement for a standard integration:

- Any retail, groceries, or food industry merchant that is delivering physical goods to an address via a 3rd party courier <u>does not need</u> to implement STC.
- Any retail, groceries, or food industry merchant that is delivering physical goods to an address via their own delivery trucks <u>does not need</u> to implement STC.
- Any retail, groceries, or food industry merchant that is delivering physical goods to their own stores for pick up by the consumer <u>does not need</u> to implement STC, but must implement standard BOPIS policy.
- STC should be supplied when the retail, groceries, or food industry merchant is enabling purchases in-store via a mobile device.

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
Delivery Information – This field is required for intangible goods only; otherwise, optional.				
dg_delivery_method	Delivery method for an intangible item if there is an associated email/phone. It acts as the shipping address for an intangible.	string	{email, phone}	email
Payment Flow/Model/T0ype				
highrisk_txn_flag	Flag for high-risk items such as gift cards/anything cash equivalent	Boolean	Boolean (0 or 1)	0
vertical	Transaction level vertical flag for partner/merchant's transactions that are in several verticals	string	Alphanumeric	Retail

Taxi & Ride Sharing

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_address_zip	(US Only) Postal code of the sender/buyer registered on the partner/merchant platform	string	Alphanumeric	95131
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
Payment Flow/Model/Type				
highrisk_txn_flag	Flag for high-risk transactions such as future booking rides or high-risk verticals classified by the partner/merchant platform	Boolean	Boolean (0 or 1)	0
vertical	Transaction level vertical flag for partner/merchant's transactions where multiple types of products/services are offered through a single app (ex: food delivery, ride shares, courier services etc. in one app)	string	Alphanumeric	Ride shares, food delivery, etc.
Merchant Custom Data – These fields are optional. Include them only if applicable.				
cd_string_one	Free text field; When possible, partner/merchant platform should utilize this field to indicate that transaction is a retry attempt or a recovery attempt for an already-concluded ride. If transaction is a retry attempt, value = 1. If transaction is not a retry attempt, value = 0.	string	Alphanumeric	0

Telco

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00

Token Service Providers

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	string	E.123 – Email Address	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	string	ISO Alpha-2 Country Code	US
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00

Chapter 2.   Comprehensive List of Data Field Definitions

The following table contains a categorized list of all the available STC data fields. The Risk Policy Team defines the STC Industry Pack data field requirements. Each industry requires a different set of data fields from this list. Description for data fields may differ per industry. For industry-specific data fields and descriptions, please see page 4 of this document.

Data Field Name	Description	Data Type	Format	Sample
Sender Profile – The fields in this section need not be included in the data transmission if either of these conditions exist: • The merchant does not require the user to create a merchant account; that is, the user can perform the transaction through a "Guest Checkout." –or– • The merchant offers PayPal at the cart as a "Shortcut" or as "Checkout with PayPal," so that PayPal provides all the consumer information.				
sender_account_id	Unique identifier of the buyer account on the partner/merchant platform	string	Alphanumeric	A12345N343
sender_first_name	First name registered with the buyer's partner/merchant account	string	Alphanumeric	John
sender_last_name	Last name registered with the buyer's partner/merchant account	string	Alphanumeric	Smith
sender_email	Email address registered with the buyer's partner/merchant account	email	Alphanumeric	john@sample.com
sender_phone	Phone number (national notation) registered with the buyer's partner/merchant account	phone	E.123	(042) 1123 4567
sender_country_code	Country code registered with the buyer's partner/merchant account	country	ISO Alpha-2 Country Code	US
sender_address_state	State (or equivalent) of the buyer registered on the partner/merchant platform	state	2-letter code for US states, or equivalent for other countries. If the information is not available, set to null.	CA
sender_address_city	City of the buyer registered on the partner/merchant platform	string	Alphanumeric	San Jose
sender_address_zip	Postal code of the buyer registered on the partner/merchant platform	string	Alphanumeric	95131
sender_address_line1	Address details of the buyer registered on the partner/merchant platform	string	Alphanumeric	2211 N 1st St
sender_address_line2	Secondary address details of the buyer registered on the partner/merchant platform	string	Alphanumeric	#103
sender_create_date	Date of creation of the buyer's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
sender_signup_ip	IP address that the buyer used to sign up on the partner/merchant platform	ip	IP (IPv4 / IPv6)	10.220.90.20
Receiver Profile				
receiver_account_id	Unique identifier of the recipient's account on the partner/merchant platform	string	Alphanumeric	A12345N343

Data Field Name	Description	Data Type	Format	Sample
receiver_create_date	Date of creation of the recipient's account on the partner/merchant platform	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
receiver_email	Recipient's registered email on the partner/merchant platform	string	E.123 – Email Address	john@sample.com
receiver_phone_create_date	Date when the phone number was assigned to the recipient. This field helps to calculate the number of days the recipient has had this number.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
receiver_phone	Recipient's phone number (national notation) registered with the partner/merchant platform	string	E.123 - Telephone Number (national notation)	(042) 1123 4567
receiver_first_name	Recipient's first name registered with the partner/merchant platform. If the recipient name is unavailable, use the business name. If there are multiple suppliers, the merchant should pass the information for the first service offered. In a marketplace scenario, a receiver is a Merchant of Record.	string	Alphanumeric	John
receiver_last_name	Recipient's last name registered with the partner/merchant platform. If the recipient name is unavailable, use the business name.	string	Alphanumeric	Smith
receiver_address_country_code	Recipient's country code registered on the partner/merchant platform	string	ISO Alpha-2 Country Code	US
receiver_address_state	Recipient's state (or equivalent) registered on the partner/merchant platform	string	2-letter code for US states, or equivalent for other countries. If the information is not available, set to null.	CA
receiver_address_city	Recipient's city registered on the partner/merchant platform	string	Alphanumeric	San Jose
receiver_address_zip	Recipient's postal code registered on the partner/merchant platform	string	Alphanumeric	95131
receiver_address_line1	Recipient's address information registered on the partner/merchant platform	string	Alphanumeric	2211 N 1st St
receiver_address_line2	Recipient's secondary address details registered on the partner/merchant platform	string	Alphanumeric	#103
receiver_signup_ip	IP address used by the recipient while creating their partner account	ip	IP (IPv4 / IPv6)	10.220.90.21
recipient_popularity_score	The partner assigns a popularity score based on the number of contacts the sender has on the partner platform. A large number of contacts produces a "high" score.	string	{high, medium, low}	high

Data Field Name	Description	Data Type	Format	Sample
business_name	Business name used by the seller to register on the marketplace platform	string	Alphanumeric	John Ltd
Transaction Information				
txn_count_1_hr	Number of transactions the buyer has had in the last 1 hour on the partner platform (through PayPal or otherwise)	number	Number	34
txn_count_24_hr	Number of transactions the buyer has had in the last 24 hours on the partner platform (through PayPal or otherwise)	number	Number	34
txn_count_3_month	Number of transactions the buyer has had in the last three months on the partner platform (through PayPal or otherwise)	number	Number	34
txn_count_total	Total number of transactions the buyer has had to-date on the partner platform (through PayPal or otherwise)	number	Number	34
number_top_ups_24_hr	Number of top-ups the sender sent in the last 24 hours	number	Number	34
number_top_up_receivers	Number of top-up receivers associated with the sender; that is, the total number of recipients to whom the sender has sent top-ups in the past.	number	Number	34
transactions_chargebacks_indicator	Indicator of the number of chargebacks	string	{zero, low, medium, high}	low
transaction_is_tangible	The merchant's transaction is for tangible rather than digital goods.	Boolean	Boolean (0 or 1)	0 for intangible goods, 1 for tangible goods
Sender-Receiver Interaction				
first_interaction_date	Date of the first interaction between the sender and receiver on the partner/merchant platform. For a transportation industry, an interaction can be defined as a transaction or an app download.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
interaction_three_month	Interaction count (set as high, medium, low) between the sender and receiver in the last 3 months. For a transportation industry, an interaction can be defined as a transaction or an app download. The partner assigns a category based on the raw transaction count, hence the information is *optional* for merchants who do not have such counters.	string	{high, medium, low}	high

Data Field Name	Description	Data Type	Format	Sample
interaction_frequency	Total interaction count (set as high, medium, low) between the sender and receiver. For a transportation industry, an interaction can be defined as a transaction or an app download. The partner assigns a category based on the raw transaction count, hence the information is *optional* for merchants who do not have such counters.	string	{high, medium, low}	high
sender_first_interaction_date_with_app	Date on which the sender first interacted with the partner app. For a transportation industry, an interaction can be defined as a transaction or an app download.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
Sender-Engagement Information				
loyalty_flag_exists	A loyalty flag is present for the partner/merchant. If a merchant has a loyalty program for which customers must sign up voluntarily, this field is required.	Boolean	Boolean (0 or 1)	0
sender_popularity_score	The partner assigns a popularity score based on the number of contacts the sender has on the partner platform.	string	{high, medium, low}	high
Delivery Information				
dg_delivery_address_change_date	The date on which the delivery address changed. It shows the age for the shipping address/email/phone.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
dg_delivery_method	Delivery method for an intangible item if there is an associated email/phone. It acts as the shipping address for an intangible.	string	{email, phone, venue_pickup, kiosk_pickup}	email
Device Information				
msisdn	MSISDN stored with the merchant	number	Number	4673496206
iccid	ICCID stored with the merchant	string	String of space-delimited numbers	9 91 10 1200 00 320451 0
imei	IMEI stored with the merchant.	number	Number	49015420323751
device_possession	Indicates a lost or stolen device	string	{lost, stolen}	lost
Payment Flow/Model/Type				
pos_payment_consent_mode	Payment consent mode	string	{manual, automatic}	manual
highrisk_txn_flag	Flag for high-risk items such as gift cards/anything cash equivalent	Boolean	Boolean (0 or 1)	0
vertical	Transaction level vertical flag for the merchant's transactions that are in several verticals	string	Alphanumeric	retail
transaction_is_tangible	The merchant's transaction is for tangible rather than digital goods.	Boolean	Boolean (0 or 1)	0

Data Field Name	Description	Data Type	Format	Sample
OTA Service Fulfillment				
ota_type	OTA industry type	string	Alphanumeric	bus
ota_service_start_date	OTA service start date. A service start date that is very close to the transaction date elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_service_end_date	OTA service end date. A consumer booking a service such as a hotel for too many days elevates risk.	date	ISO 8601 date format	2012-12-09T 19:14:55.277-0:00
ota_change_guest_t_f	Whether the guest (the person being served) is able to be changed. Fraudsters tend to pay for services that can change the guest.	Boolean	Boolean (0 or 1)	0
ota_start_country	OTA start country; for example, country where bus ticket was purchased. Compare this variable with the sender's country / IP country / billing country to manage risk.	string	ISO Alpha-2 Country Code	US
ota_end_country	OTA service end country	string	ISO Alpha-2 Country Code	US
ota_start_city	OTA service start city	string	Alphanumeric	San Jose
ota_end_city	OTA service end city	string	Alphanumeric	San Jose
ota_start_zipcode	OTA service start zip code	string	Alphanumeric	95131
ota_end_zipcode	OTA service end zip code	string	Alphanumeric	95131
ota_start_spot	Address line 1 of the OTA start location	string	Alphanumeric	2211 N 1st St
ota_end_spot	Address line 1 of the OTA end location	string	Alphanumeric	2211 N 1st St
Merchant Custom Data				
cd_string_one [optional]	Free text field (for example, *ticket_type*)	string	Free form text	Free form
cd_string_two [optional]	Free text field	string	Free form text	Free form
cd_int_one [optional]	Free number field (for example, the *number_of_ticket* field)	number	Free form number	Free form