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

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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 – Red	quired for intangible transactions only; othe	rwise, opti	onal.	
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 applicab	le.	
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	Format	Sample
		Туре		
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	Format	Sample
-		Туре		
Sender Profile – The fields	in this section need not be included in the o	data transn	nission if either of these	e conditions exist:
• The merchant does not	require the user to create a merchant accou	unt; that is,	the user can perform t	he transaction
through a "Guest Check	out." –or–			
• The merchant offers Pay	Pal at the cart as a "Shortcut" or as "Check	out with Pa	ayPal," so that PayPal pr	rovides 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	date	ISO 8601 date format	2012-12-09T
	on the partner/merchant platform			19:14:55.277-0:00



Gaming/Digital Goods

Data Field Name	Description	Data	Format	Sample
		Туре		
Sender Profile – The field	s in this section need not be included in the o	data transr	nission if either of these	e conditions exist:
• The merchant does not	require the user to create a merchant accou	unt; that is,	the user can perform t	he transaction
through a "Guest Checkout." –or–				
• The merchant offers Pa	yPal at the cart as a "Shortcut" or as "Check	out with Pa	ayPal," so that PayPal p	rovides all the
consumer information.			•	
sender_account_id	Unique identifier of the buyer account on	string	Alphanumeric	A12345N343
	the partner/merchant platform			
sender_first_name	First name registered with the buyer's	string	Alphanumeric	John
	partner/merchant account			
sender_last_name	Last name registered with the buyer's	string	Alphanumeric	Smith
	partner/merchant account			
sender_email	Email address registered with the buyer's	string	E. 123 - Email	john@sample.com
	partner/merchant account		Address	
sender_phone	Phone number (national notation)	string	E.123 - Telephone	(042) 1123 4567
	registered with the buyer's		Number (national	
	partner/merchant account		notation)	
sender_country_code	Country code registered with the buyer's	string	ISO Alpha-2 Country	AU
	partner/merchant account		Code	
sender_create_date	Date of creation of the buyer's account	date	ISO 8601 date format	2012-12-09T
	on the partner/merchant platform			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 field	s in this section need not be included in the		nission if either of these	conditions exist:
	require the user to create a merchant accou			
through a "Guest Check				
0	yPal at the cart as a "Shortcut" or as "Check	out with Pa	avPal " so that PavPal n	rovides all the
consumer information.	-			
sender_account_id	Unique identifier of the buyer account on	string	Alphanumeric	A12345N343
	the partner/merchant platform	_		
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	string	Alphanumeric	Smith
	partner/merchant account	U		
sender_email	Email address registered with the buyer's	string	E.123 – Email	john@sample.com
	partner/merchant account		Address	
sender_phone	Phone number (national notation)	string	E.123 - Telephone	(042) 1123 4567
	registered with the buyer's		Number (national	
	partner/merchant account		notation)	
sender_country_code	Country code registered with the buyer's	string	ISO Alpha-2 Country	US
	partner/merchant account		Code	
sender_create_date	Date of creation of the buyer's account	date	ISO 8601 date format	2012-12-09T
	on the partner/merchant platform			19:14:55.277-0:00
Merchant Custom Data -	These fields are optional. Include them only	if applicab	le.	
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		<u>.</u>		
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	L			
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	Format	Sample
		Туре		
recipient_popularity_score	Risk-based scoring on the	string	{high, medium, low}	high
	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.			
Sender-Receiver Interaction				
first_interaction_date	Date of the first interaction between the	date	ISO 8601 date format	2012-12-09T
Inst_Interaction_date	sender and receiver on the marketplace	uute	150 0001 date format	19:14:55.277-0:00
	platform. Definition of 'interaction' is to			19.14.99.277 0.00
	be defined by the marketplace platform.			
	Examples are: first transaction attempt			
	between sender and receiver, add-			
	friend date between sender and			
	receiver, etc.			
Transaction Information		1	<u> </u>	
txn_count_total	Total number of transactions the	Number	Number	34
	sender/buyer has had to date on the			
	marketplace platform (through PayPal			
	or otherwise)			
Payment Flow/Model/Type	2			
vertical	Transaction level vertical flag for the	string	Alphanumeric	Household goods,
	seller/receiver's transactions that are in			shoes, clothing,
	several verticals.			tickets, etc.
transaction_is_tangible	The seller/receiver's transaction is for	Boolean	Boolean (0 or 1)	0
	tangible rather than digital goods. If			
	tangible, value = 1. If intangible, value =			
	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	•	nission if either of these	e conditions exist:
• The merchant does not	require the user to create a merchant accou	int; that is,	the user can perform t	he transaction
through a "Guest Check	out." –or–			
The merchant offers Pay	Pal at the cart as a "Shortcut" or as "Check	out with Pa	ayPal," so that PayPal p	rovides 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	s in this section need not be included in the		nission if either of these	e conditions exist:
• The merchant does not	require the user to create a merchant account	unt; that is	, the user can perform t	he transaction
through a "Guest Check	kout." –or–			
• The merchant offers Pa	yPal at the cart as a "Shortcut" or as "Check	out with Pa	ayPal," so that PayPal p	rovides all the
consumer information.		1		1
sender_account_id	Unique identifier of the buyer account on	string	Alphanumeric	A12345N343
	the partner/merchant platform			
sender_first_name	First name registered with the buyer's	string	Alphanumeric	John
	partner/merchant account			
sender_last_name	Last name registered with the buyer's	string	Alphanumeric	Smith
	partner/merchant account			
sender_email	Email address registered with the buyer's	string	E.123 – Email	john@sample.com
	partner/merchant account		Address	
sender_phone	Phone number (national notation)	string	E.123 - Telephone	(042) 1123 4567
	registered with the buyer's		Number (national	
	partner/merchant account		notation)	
sender_country_code	Country code registered with the buyer's	string	ISO Alpha-2 Country	US
	partner/merchant account		Code	
sender_create_date	Date of creation of the buyer's account	date	ISO 8601 date format	2012-12-09T
	on the partner/merchant platform			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	ISO 8601 date format	2012-12-09T
	date that is very close to the transaction			19:14:55.277-0:00
	date elevates risk.			
ota_service_end_date	OTA service end date. A consumer	date	ISO 8601 date format	2012-12-09T
	booking a service such as a hotel for too			19:14:55.277-0:00
	many days elevates risk.			
ota_change_guest_t_f	Whether the guest (the person being	Boolean	Boolean (0 or 1)	0
	served) is able to be changed. Fraudsters			-
	tend to pay for services that can change			
	the guest.			
ota start country	OTA start country; for example, country	string	ISO Alpha-2 Country	US
	where hotel stay was purchased.	6	Code	
	Compare this variable with the sender's			
	country / IP country / billing country to			
	manage risk.			
ota_start_city	OTA service start city	string	Alphanumeric	San Jose
ota start zipcode	OTA service start zip code	string	Alphanumeric	95131
	on service start zip coue	501115	, aphananche	55151



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	•	nission if either of these	conditions exist:
	require the user to create a merchant accou			
• The merchant offers Pay	Pal at the cart as a "Shortcut" or as "Check	out with Pa	yPal," so that PayPal p	rovides 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 - Z	Zip code is optional for Airline integrations r	endering th	nis 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
:	These fields are optional with some exception		•	
cd_string_one	Free text field (Ticket_type <i>ticket_type</i>)	string	Free form text	Free form



Data Field Name	Description	Data	Format	Sample
		Туре		
cd_string_two	Free text field	string &	Free form text	Free form
	For Airline [Mandatory field] – use the	IATA for	Standard IATA for	
	field for airport code	airline	airline codes	
		codes		
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	Format	Sample
		Туре		
Merchant Custom Data – 1	hese fields are optional. Include them only	if applicab	le.	
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

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 Alphanumeric Al2345N343 sender_first_name First name registered with the buyer's partner/merchant account string Alphanumeric John sender_email East name registered with the buyer's partner/merchant account string Alphanumeric Smith sender_phone Phone number (national notation) string E.123 - Email john@sample.com sender_country_code Country code registered with the buyer's partner/merchant account string ISO Alpha-2 Country US sender_create_date Date of creation of the buyer's account date ISO 8601 date format 2012-12-09T sender_create_date OTA service start date. A service start date. A service start date has is very close to the transaction date elevates risk. ISO 8601 date format 2012-12-09T otta _service_end_date OTA service start date. A consumer	Data Field Name	Description	Data Type	Format	Sample
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_account_id Unique identifier of the buyer account on the partner/merchant platform string Alphanumeric John sender_last_name First 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 John@sample.com sender_phone Phone number (national notation) registered with the buyer's partner/merchant account string E.123 - Telephone (042) 1123 4567 sender_country_code Country code registered with the buyer's partner/merchant account string ISO Alpha-2 Country US sender_create_date Date of creation of the buyer's account on the partner/merchant platform ISO Alpha-2 Country US oft service_start_date OTA service start date. A service start date ISO 8601 date format 2012-12-09T 19:14:55.277-0:00 ota_service_end_date OTA service such as a hotel for too many days elevates risk. ISO 8601 date form					
 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 sender_first_name First name registered with the buyer's partner/merchant account sender_last_name Last name registered with the buyer's partner/merchant account sender_email Email address registered with the buyer's partner/merchant account sender_email Email address registered with the buyer's registered with the buyer's partner/merchant account sender_email Email address registered with the buyer's string E.123 - Telephone Phone number (national notation) registered with the buyer's partner/merchant account sender_country_code Country code registered with the buyer's string ISO Alpha-2 Country US Sender_create_date Date of creation of the buyer's account date ISO 8601 date format 2012-12-09T 19:14:55.277-0:00 OTA service start_date. A service start date. A service start date elevates risk. ota_service_end_date OTA service start date. A consumer booking a service sisch as a hotel for too many days elevates risk. ota_service_end_date OTA service start can change the guest. ota_start_country OTA service start can change the guest. ota_start_country OTA service start country; for example. Boolean (0 or 1) So Alpha-2 Country the hotel country. Compare this variable with the sender's country / IP country / 		-	int; that is,	the user can perform t	he transaction
consumer information.sender_account_idUnique identifier of the buyer account on the partner/merchant platformstringAlphanumericA12345N343sender_first_nameFirst name registered with the buyer's partner/merchant accountstringAlphanumericJohnsender_last_nameLast name registered with the buyer's partner/merchant accountstringAlphanumericSmithsender_emailEmail address registered with the buyer's 	U			wDal " ca that DayDal a	rovidos all tho
sender_account_idUnique identifier of the buyer account on the partner/merchant platformstringAlphanumericA12345N343sender_first_nameFirst name registered with the buyer's partner/merchant accountstringAlphanumericJohnsender_last_nameLast name registered with the buyer's partner/merchant accountstringAlphanumericSmithsender_emailEmail address registered with the buyer's partner/merchant accountstringE.123 - Email Addressjohn@sample.comsender_phonePhone number (national notation) registered with the buyer's partner/merchant accountstringE.123 - Telephone Number (national notation)(042) 1123 4567sender_country_codeCountry code registered with the buyer's partner/merchant accountstringISO Alpha-2 Country CodeUSsender_create_dateDate of creation of the buyer's account on the partner/merchant glatformStringISO 8601 date format 19:14:55.277-0:002012-12-09T 19:14:55.277-0:00OTA service start_dateOTA service start date. A service start date that is very close to the transaction date elevates risk.dateISO 8601 date format 2012-12-09T 19:14:55.277-0:00ota_service_end_dateOTA service such as a hotel for too many days elevates risk.BooleanBoolean (0 or 1)0ota_start_countryWhether the guest (the person being served) is able to be changed. Fraudsters tend to pay for services that can change the guest.StringISO Alpha-2 Country CodeUSota_start_countryOTA service start country; for example, <b< td=""><td></td><td>Paratine cartas a Shortcut or as Check</td><td></td><td>ayrai, so that Payrai pi</td><td>lovides all the</td></b<>		Paratine cartas a Shortcut or as Check		ayrai, so that Payrai pi	lovides all the
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with the sender's country / IP country /			500.0		
		billing country to manage risk.			



P2P

Data Field Name	Description	Data Type	Format	Sample
• The merchant does not through a "Guest Checke		unt; that is,	the user can perform t	he transaction
 The merchant offers Pay consumer information. 	Pal at the cart as a "Shortcut" or as "Check	out with Pa	yPal," so that PayPal p	rovides all the
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 – Thi	s 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/T0y	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	Format	Sample
Sandar Drafila The fields	in this section need not be included in the	Type	 nission if oithor of those	conditions ovist:
• The merchant does not	require the user to create a merchant accou			
through a "Guest Check			wDal " ca that DayDal a	rovidos all tha
	Pal at the cart as a "Shortcut" or as "Check	out with Pa	ayPal," so that PayPal pl	rovides all the
consumer information.		atula a		44224511242
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/Typ)e			
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 applicab	le.	
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 =	string	Alphanumeric	0
	0.			



Telco

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



Token Service Providers

Data Field Name	Description	Data 	Format	Sample	
		Туре			
Sender Profile – The fields	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 accou	unt; that is,	the user can perform t	he transaction	
through a "Guest Check	out." –or–				
• The merchant offers Pay	Pal at the cart as a "Shortcut" or as "Check	out with Pa	yPal," so that PayPal p	rovides all the	
consumer information.					
sender_account_id	Unique identifier of the buyer account on	string	Alphanumeric	A12345N343	
	the partner/merchant platform				
sender_first_name	First name registered with the buyer's	string	Alphanumeric	John	
	partner/merchant account				
sender_last_name	Last name registered with the buyer's	string	Alphanumeric	Smith	
	partner/merchant account				
sender_email	Email address registered with the buyer's	string	E.123 – Email	john@sample.com	
	partner/merchant account		Address		
sender_phone	Phone number (national notation)	string	E.123 - Telephone	(042) 1123 4567	
	registered with the buyer's		Number (national		
	partner/merchant account		notation)		
sender_country_code	Country code registered with the buyer's	string	ISO Alpha-2 Country	US	
	partner/merchant account		Code		
sender_create_date	Date of creation of the buyer's account	date	ISO 8601 date format	2012-12-09T	
	on the partner/merchant platform			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
 The merchant does not through a "Guest Check The merchant offers Pay 	in this section need not be included in the require the user to create a merchant accor out." –or– yPal at the cart as a "Shortcut" or as "Check	unt; that is	, the user can perform t	he transaction
consumer information.		l atula a	Alahannaaria	44224511242
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		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		1		
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	on and the second se			
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 <i>optional</i> for merchants who do not have such counters.	string	{high, medium, low}	high



Data Field Name	Description	Data	Format	Sample
internetie - fram		Туре	flatada uz adtura 1. 2	hiah
interaction_frequency	Total interaction count (set as high,	string	{high, medium, low}	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 <i>optional</i> for merchants			
	who do not have such counters.			
sender_first_interaction_	Date on which the sender first interacted	date	ISO 8601 date format	2012-12-09T
date_with_app	with the partner app. For a	uale	150 8001 date format	19:14:55.277-0:00
date_with_app	transportation industry, an interaction			19.14.35.277-0.00
	can be defined as a transaction or an app			
	download.			
Sender-Engagement Inform		I		
loyalty_flag_exists	A loyalty flag is present for the	Boolean	Boolean (0 or 1)	0
	partner/merchant. If a merchant has a	Doolean		0
	loyalty program for which customers			
	must sign up voluntarily, this field is			
	required.			
sender_popularity_score	The partner assigns a popularity score	string	{high, medium, low}	high
sender_popularity_seere	based on the number of contacts the	501118		
	sender has on the partner platform.			
Delivery Information				
dg_delivery_address_change	The date on which the delivery address	date	ISO 8601 date format	2012-12-09T
date	changed. It shows the age for the			19:14:55.277-0:00
-	shipping address/email/phone.			
dg delivery method	Delivery method for an intangible item if	string	{email, phone,	email
0_ /_	there is an associated email/phone. It	Ū	venue_pickup,	
	acts as the shipping address for an		kiosk_pickup}	
	intangible.			
Device Information				
msisdn	MSISDN stored with the merchant	number	Number	4673496206
iccid	ICCID stored with the merchant	string	String of space-	9 91 10 1200 00
			delimited numbers	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/Typ	e			
pos_payment_consent_	Payment consent mode	string	{manual, automatic}	manual
mode				
highrisk_txn_flag	Flag for high-risk items such as gift	Boolean	Boolean (0 or 1)	0
	cards/anything cash equivalent			
vertical	Transaction level vertical flag for the	string	Alphanumeric	retail
	merchant's transactions that are in			
	several verticals			
transaction_is_tangible	The merchant's transaction is for tangible	Boolean	Boolean (0 or 1)	0
	rather than digital goods.			



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	ISO 8601 date format	2012-12-09T
	date that is very close to the transaction			19:14:55.277-0:00
	date elevates risk.			
ota_service_end_date	OTA service end date. A consumer	date	ISO 8601 date format	2012-12-09T
	booking a service such as a hotel for too			19:14:55.277-0:00
	many days elevates risk.			
ota_change_guest_t_f	Whether the guest (the person being	Boolean	Boolean (0 or 1)	0
	served) is able to be changed. Fraudsters			
	tend to pay for services that can change			
	the guest.			
ota_start_country	OTA start country; for example, country	string	ISO Alpha-2 Country	US
	where bus ticket was purchased.		Code	
	Compare this variable with the sender's			
	country / IP country / billing country to			
	manage risk.			
ota_end_country	OTA service end country	string	ISO Alpha-2 Country	US
			Code	
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, <i>ticket_type</i>)	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