

PayPal Risk Analysis

The Transaction Risk API is a set of stand-alone services that provide merchants with a higher level of risk management. These services are designed to help reduce fraudulent payment activity and, in some cases, can help verify transactions that may have otherwise failed.

Overview

Merchants can [set transaction context](#) to send additional data, or *transaction context*, about a customer to PayPal before PayPal processes a customer's transaction. PayPal uses this data to perform a pre-transaction risk management evaluation.

The transaction context can contain location and environment information and other customer information, such as a customer's transaction history, which the merchant collects based on the customer account activity on the merchant's website.

PayPal cannot directly obtain this data, because the customer is on the merchant's and not the PayPal website. This data can help PayPal with the credit approval process.

Tracking ID

Each transaction and its associated context has a unique `trackingId`. Merchants can call the Transaction Risk API with the same `trackingId` for the same transaction and set the context for the transaction. PayPal uses the transaction context data when it processes the transaction to help provide a higher level of risk management. In some cases, this additional data can help validate transactions that might otherwise fail.

PayPal uses the `trackingId` property to tie the transaction context sent by the merchant to the related transaction on the PayPal side, enabling PayPal to use that data to help approve the transaction.

The tracking ID is the unique merchant-assigned ID that is used to track the payment. PayPal uses this value to reference the transaction context data when it processes the transaction.

The `trackingId` can be any value as long as it is unique. Typically, the merchant generates this value internally. However, Verifone prefers that it is fewer than 32 characters in length.

Additional data

Depending on the offline data analysis or merchant context, PayPal might request additional fields and merchants can also request additional fields in the form of key-value pairs. To get the names of keys that must be sent in `data`, contact your Verifone account manager.