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<https://verifone.cloud/docs/online-payments/api-integration/server-server-payments-3d-secure-setup-guide>

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# Server to Server Payments with 3D Secure Setup Guide

## Overview

This guide describes how to collect card details using verifone.JS and authenticate the customer with 3D Secure (3DS) as well as perform 3D Secure authenticated, server-to-server payments.

In addition, this document focuses on the the steps that you (as a merchant) need to complete to accept 3D Secure transactions with card payments offering code samples and implementation tips and a brief glossary.

## Glossary

- The **client** - is a computer or software program that requests services or resources from a server over a network.
- The **server** - is a computer or software program that provides services or resources to other computers, known as clients, over a network. Servers are designed to handle requests from clients and fulfill those requests by providing data, processing tasks, or performing computations.
- **Client-server** is a relationship in which one program, the client, requests a service or resource from another program, the server.
- **Songbird** - is a JavaScript file used used for performing 3D Secure Assessment
- **3DS** - 3-D means 3-domain: issuer domain, acquirer domain, and interoperability domain (the schemes). See more in the [3D Secure documentation](#).
- **verifone.js library** - is a quick and secure way to collect sensitive credit card data. This allows users full control over the checkout experience while maintaining a minimum SAQ A-EP level.
- **JSON Web Token (JWT)** - is a standardized way to securely send data between two parties (a client and a server). JWTs contain information (claims) encoded in the JSON format. These claims help share

specific details between the parties involved. A JWT is a mechanism for verifying the authenticity of some JSON data.

- **Server-to-Server payments** - a method used to transfer funds between financial institutions through a secure electronic communication mechanism. This kind of transfer usually entails the direct exchange of data between the servers of the participating financial institutions and is utilized for big or high-volume transactions, including business-to-business payments.

## Compatibility?

- This guide assumes a basic understanding of HTML and JavaScript.
- This integration requires the ability to run two .JS URLs on the front-end browser.
- This integration also requires the ability to make server-side REST API calls. API calls should not be made from the client-side.?
- 3D Secure authentication is included in this flow, which is required for countries following [SCA regulations](#).?

## Before you get started?

Starting from scratch? Follow these steps to get started.?

- Have a [Verifone Central](#) account in either our [Sandbox or Production environment](#) with API Access.?
- Don't have a Verifone Central Account already?
  - [Contact your regional sales team](#) to get started.?
- Have access to a Verifone Central account that has the Merchant Cashier or Merchant Supervisor [User Role](#).?
- Forgot your password?
  - [Click the portal link for your region](#) and [reset your password](#).?

- [Generate a Secure Card Capture Key](#) on your user's organization.?