

https://verifone.cloud/docs/uk-gateway/threeds_overview

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3-D Secure

Before diving into the 3-D Secure specifications and APIs, you may find useful knowledge on how <u>3-D Secure</u> 1.0 and EMV 3-D Secure (2.0) work.

Available integrations

The new solution of 3-D Secure is available for all the three available integrations:

- 1. API Integration
- 2. Inject Integration
- 3. Checkout Integration

Each one of the above integrations, requires different PCI compliance and offers different user experience.

Connections

It is possible to authenticate using 3-D Secure for the following connections:

BarclayCard

Prerequisites to use 3-D Secure with Verifone

- Confirm the connection you will be using supports 3-D Secure.
- Confirm if the authenticator has been set up and you have the ID of the authenticator.
- Tokenize the card you would like to use for the 3-D Secure authentication.

Automatic Fallback to 3DS 1.0 if the Issuer does not support EMV 3DS 2.0

When using Verifone's 3DS solution, the 3DS Server will always try to route the transaction through EMV 3-D Secure (2.0) rails. If the issuer does not support or the card is not enrolled for the latest version of 3-D Secure an automatic fallback to 3DS 1.0 takes place. In such a way, if the enrollment response is not positive there is no need to initiate a new 3-D Secure 1.0 transaction.