



https://verifone.cloud/docs/uk-gateway/threeds_test_cases_checkout_1_0_2

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Checkout Test Cases 1.0.2

Note: for all test cases please use expiry year longer than 3 years from current year.

Test Case 1: Successful Authentication

Scenario	Cardholder is enrolled (enrolled=Y), authentication is successful (pares_status=Y), successful signature verification (signature_verification=Y).
Test Values	Exp Date: 01/****
Visa PAN	4000000000000002
Mastercard PAN	5200000000000007
American Express PAN	340000000003961
Expected Results - Lookup	N/A

Scenario

Cardholder is enrolled (enrolled=Y), authentication is successful (pares_status=Y), successful signature verification (signature_verification=Y).

```
{  
  
  "amount": value,  
  
  "authentication": {  
  
    "signature_verification": "Y",  
  
    "xid": "value",  
  
    "pares_status": "Y",  
  
    "cavv": "value",  
  
    "payload": "value",  
  
    "acs_url": "value",  
  
    "eci_flag": "ECI value",  
  
    "order_id": "value",
```

**Expected Results -
Authentication Object**

```
  "error_no": "0",  
  
  "enrolled": "Y",  
  
  "threeds_version": "1.0.2"  
  
},  
  
  "card": "value",  
  
  "currency_code": "value",  
  
  "created_at": "value",  
  
  "organisation": "value",  
  
  "transaction_id": "value",  
  
  "authenticator": "value",  
  
  "_id": "value"  
  
}
```

Scenario	Cardholder is enrolled (enrolled=Y), authentication is successful (pares_status=Y), successful signature verification (signature_verification=Y).
Payment Transaction	If "process_transaction": true, the checkout page will initiate the authorization message and return the transaction_id on the return_url
Return_url	{{return_url}}?transaction_id=value&authentication_id=value
Merchant Action	N/A
ECI Value 05	Visa, American Express
ECI Value 02	Mastercard

Test Case 2: Failed Signature

Scenario	Cardholder is enrolled (enrolled=Y), authentication is successful (pares_status=Y), successful signature verification (signature_verification=Y). A third party has tampered with the results.
Test Values	Exp Date: 01/****
Visa PAN:	4000000000000010
Mastercard PAN:	5200000000000015
American Express PAN	3400000000006022
Expected Results - Lookup	N/A

Scenario **Cardholder is enrolled (enrolled=Y), authentication is successful (pares_status=Y), successful signature verification (signature_verification=Y). A third party has tampered with the results.**

```
{  
  
  "amount": value,  
  
  "authentication": {  
  
    "signature_verification": "N",  
  
    "xid": "value",  
  
    "pares_status": "Y",  
  
    "cavv": "value",  
  
    "payload": "value",  
  
    "acs_url": "value",  
  
    "eci_flag": "ECI value",  
  
    "order_id": "value",  
  
    "error_no": "0",  
  
    "enrolled": "Y",  
  
    "threads_version": "1.0.2"  
  
  },  
  
  "card": "value",  
  
  "currency_code": "value",  
  
  "created_at": "value",  
  
  "organisation": "value",  
  
  "transaction_id": "value",  
  
  "authenticator": "value",  
  
  "_id": "value"  
}
```

Expected
Results -
Authentication
Object

Scenario	Cardholder is enrolled (enrolled=Y), authentication is successful (pares_status=Y), successful signature verification (signature_verification=Y). A third party has tampered with the results.
Payment Transaction	If "process_transaction": true, the checkout page will not initiate the authorization message and will return an error in the return_url.
Return_url	{{return_url}}?authentication_id=value&error=%27Transaction%20cannot%20be%20initiated%20because%20signature%20verification%20in%20the%20authentication%20process%20failed.%27
Merchant Action	Merchant should reinitiate the checkout, or prompt for another payment.
ECI Value 05	Visa, American Express
ECI Value 02	Mastercard

Test Case 3: Failed Authentication

Scenario	The authentication has failed, e.g. Cardholder failed the authentication challenge. Cardholder enrolled (enrolled=Y), Unsuccessful authentication (pares_status=N), successful signature verification.
Test Values	Exp Date: 01/****
Visa PAN	400000000000000028
Mastercard PAN	520000000000000023
American Express PAN	340000000000000033
Expected Results - Lookup	N/A

Scenario	<p>The authentication has failed, e.g. Cardholder failed the authentication challenge. Cardholder enrolled (enrolled=Y), Unsuccessful authentication (pares_status=N), successful signature verification.</p> <pre> { "amount": value, "authentication": { "signature_verification": "Y", "xid": "value", "pares_status": "N", "payload": "value", "acs_url": "value", "eci_flag": "ECI value", "order_id": "value", "error_no": "0", "enrolled": "Y", "threads_version": "1.0.2" }, "card": "value", "currency_code": "value", "created_at": "value", "organisation": "value", "transaction_id": "value", "authenticator": "value", "_id": "value" } </pre>
Expected Results - Authentication Object	
Payment Transaction	<p>If "process_transaction": true, the checkout page will not initiate the authorization message and an error would be returned.</p>

Scenario	The authentication has failed, e.g. Cardholder failed the authentication challenge. Cardholder enrolled (enrolled=Y), Unsuccessful authentication (pares_status=N), successful signature verification.
Return_url	{{return_url}}?authentication_id=value&error=%27Transaction%20cannot%20be%20initiated%20because%20authentication%20has%20failed.%27
Merchant Action	Merchant should reinitiate the checkout, or prompt for another payment.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 4: Attempts/Non-Participating

Scenario	The merchant attempts authentication of the cardholder but the issuer is yet to participate in 3DS or its access control server is unable to respond. The scheme responds on behalf of the Issuer. it is otherwise known as Passive Authentication, and the cardholder is not prompted for authentication credential.
Test Values	Exp Date: 01/****
Visa PAN	4000000000000101
Mastercard PAN	5200000000000908
American Express PAN	340000000003391
Expected Results - Lookup	N/A

Scenario	<p>The merchant attempts authentication of the cardholder but the issuer is yet to participate in 3DS or its access control server is unable to respond. The scheme responds on behalf of the Issuer. it is otherwise known as Passive Authentication, and the cardholder is not prompted for authentication credential.</p>
Expected Results - Authentication	<pre>{ "amount": value, "authentication": { "threeds_version": "1.0.2", "enrolled": "Y", "error_no": "0", "order_id": "value", "eci_flag": "ECI value", "signature_verification": "Y", "cavv": "value", "pares_status": "A", "xid": "value" }, "card": "value", "currency_code": "value", "created_at": "value", "organisation": "value", "transaction_id": "value", "authenticator": "value", "_id": "value" }</pre>
Payment Transaction Return_url	<p>If "process_transaction": true, the checkout page will initiate the authorization message and return the transaction_id on the return_url</p> <p>{{return_url}}?transaction_id=value&authentication_id=value</p>

Scenario	The merchant attempts authentication of the cardholder but the issuer is yet to participate in 3DS or its access control server is unable to respond. The scheme responds on behalf of the Issuer. it is otherwise known as Passive Authentication, and the cardholder is not prompted for authentication credential.
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Merchant Action N/A

ECI Value 06 Visa, American Express

ECI Value 01 Mastercard

Test Case 5: Timeout

Scenario	Any of the involved components delayed to response and a timeout was triggered while waiting the authentication (lookup) response.
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Test Values Exp Date: 01/****

Visa PAN 40000000000000044

Mastercard PAN 52000000000000049

American Express PAN: 3400000000008309

Expected

Results - N/A

Lookup

Scenario	Any of the involved components delayed to response and a timeout was triggered while waiting the authentication (lookup) response.
Expected Results - Authentication	<pre> { "amount": value, "authentication": { "threads_version": "1.0.2", "enrolled": "U", "error_no": "value", "error_desc": "value" "order_id": "value", "eci_flag": "ECI value" }, "card": "value", "currency_code": "value", "created_at": "value", "organisation": "value", "transaction_id": "value", "authenticator": "value", "_id": "value" } </pre>
Payment Transaction	If "process_transaction": true, the checkout page will not initiate the authorization message due to an error in the authentication and will return the error on the return_url
Return_url	{{return_url}}?authentication_id=value&error= %27An%20error%20took place%20during%20the%20authentication. %20Please%20refer%20to%20the%20Reason%20Code%20or%20contact%20your%20Administrator.%
Merchant Action	Merchant should reinitiate the checkout, or prompt for another payment.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 6: Not Enrolled

Scenario	The issuer of the card does not participate in 3-D Secure or the specific card number is not enrolled for 3-D Secure. (enrolled=N)
Test Values	Exp Date: 01/****
Visa PAN	4000000000000051
Mastercard PAN	5200000000000056
American Express PAN:	340000000008135
Expected Results - Lookup	N/A
	{
	"amount": value,
	"authentication": {
	"threads_version": "1.0.2",
	"enrolled": "N",
	"error_no": "0",
	"order_id": "value",
	"eci_flag": "ECI value"
Expected Results - Authentication Object	},
	"card": "value",
	"currency_code": "value",
	"created_at": "value",
	"organisation": "value",
	"transaction_id": "value",
	"authenticator": "value",
	"_id": "value"
	}
Payment Transaction	If "process_transaction": true, the checkout page will initiate the authorization message and return the transaction_id on the return_url
Return_url	{{return_url}}?transaction_id=value&authentication_id=value

Scenario	The issuer of the card does not participate in 3-D Secure or the specific card number is not enrolled for 3-D Secure. (enrolled=N)
Merchant Action	Merchant should reinitiate the checkout with 3DS, if the Authorization is declined by the issuer.
ECI Value 06	Visa
ECI Value 07	American Express
ECI Value 00	Mastercard

Test Case 7: Unavailable

Scenario	Authentication was unavailable, any of the components involved in 3DS flow was not available. (enrolled=U)
Test Values	Exp Date: 01/*****
Visa PAN	4000000000000069
Mastercard PAN	5200000000000064
American Express PAN:	340000000007780
Expected Results - Lookup	N/A

Scenario	Authentication was unavailable, any of the components involved in 3DS flow was not available. (enrolled=U)
Expected Results - Authentication Object	<pre> { "amount": value, "authentication": { "threeds_version": "1.0.2", "enrolled": "U", "error_no": "0", "order_id": "value", "eci_flag": "ECI value" }, "card": "value", "currency_code": "value", "created_at": "value", "organisation": "value", "transaction_id": "value", "authenticator": "value", "_id": "value" } </pre>
Payment Transaction	If "process_transaction": true, the checkout page will initiate the authorization message and return the transaction_id on the return_url
Return_url	{{return_url}}?transaction_id=value&authentication_id=value
Merchant Action	Merchant should reinitiate the checkout with 3DS, if the Authorization is declined by the issuer.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 8: lookup error

Scenario	An error took place during the 3DS flow. The authentication response (lookup) will contain an error
Test Values	Exp Date: 01/****

Scenario	An error took place during the 3DS flow. The authentication response (lookup) will contain an error
Visa PAN	400000000000000085
Mastercard PAN	520000000000000080
American Express PAN	3400000000006337
Expected Results - Lookup	N/A
Expected Results - Authentication Object	<pre>{ "amount": value, "authentication": { "threads_version": "1.0.2", "enrolled": "U", "error_no": "value", "error_desc": "value" }, "order_id": "value", "eci_flag": "ECI value" }, "card": "value", "currency_code": "value", "created_at": "value", "organisation": "value", "transaction_id": "value", "authenticator": "value", "_id": "value" }</pre>
Payment Transaction	If "process_transaction": true, the checkout page will not initiate the authorization message due to an error in the authentication and return the error on the return_url

Scenario	An error took place during the 3DS flow. The authentication response (lookup) will contain an error.
Return_url	{{return_url}}?authentication_id=value&error=%27An%20error%20took place%20during%20the%20authentication.%20Please%20refer%20to%20the%20Reason%20Code%20or%20contact%20your%20Administrator.%27
Merchant Action	Merchant should reinitiate the checkout, or prompt for another payment.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard

Test Case 9: authenticate error

Scenario	An error took place during the result request or challenge flow, and the JWT will contain an error.
Test Values	Exp Date: 01/****
Visa PAN	4000000000000093
Mastercard PAN	5200000000000098
American Express PAN	3400000000009299
Expected Results - Lookup	N/A

Scenario	<p>An error took place during the result request or challenge flow, and the JWT will contain an error</p> <pre>{ "amount": value, "authentication": { "payload": "value", "acs_url": "value", "eci_flag": "ECI value", "order_id": "value", "error_no": "value", "error_desc": "value" } }</pre>
Expected Results - Authentication	<pre>"enrolled": "Y", "threads_version": "1.0.2" }, "card": "value", "currency_code": "value", "created_at": "value", "organisation": "value", "transaction_id": "value", "authenticator": "value", "_id": "value" }</pre>
Payment Transaction	<p>If "process_transaction": true, the checkout page will not initiate the authorization message due to an error in the authentication and return the error on the return_url</p> <pre>{{return_url}}?authentication_id=value&error=%27An%20error%20took place%20during%20the%20authentication. %20Please%20refer%20to%20the%20Reason%20Code%20or%20contact%20your%20Administrator.%</pre>
Return_url	
Merchant Action	<p>Merchant should reinitiate the checkout, or prompt for another payment.</p>
ECI Value 07	<p>Visa, American Express</p>

Scenario An error took place during the result request or challenge flow, and the JWT will contain an error
ECI Value 00 Mastercard

Test Case 10: Authentication Unavailable

Scenario	Cardholder is enrolled (enrolled=Y), authentication request (lookup) has succeeded, but during challenge and results request (JWT) a 3DS component was unavailable, resulting the transaction to fail (pares_status=U).
Test Values	Exp Date: 01/****
Visa PAN	4000000000000036
Mastercard PAN	5200000000000031
American Express PAN	340000000000116
Expected Results - Lookup	N/A

Scenario	<p>Cardholder is enrolled (enrolled=Y), authentication request (lookup) has succeeded, but during challenge and results request (JWT) a 3DS component was unavailable, resulting the transaction to fail (pares_status=U).</p> <pre> { "amount": value, "authentication": { "error_desc": "value", "signature_verification": "Y", "xid": "value", "pares_status": "U", "payload": "value", "acs_url": "value", "eci_flag": "ECI value", "order_id": "value", "error_no": "0", "enrolled": "Y", "threeds_version": "1.0.2" }, "card": "value", "currency_code": "value", "created_at": "value", "organisation": "value", "transaction_id": "value", "authenticator": "value", "_id": "value" } </pre>
Expected Results - Authentication Object	
Payment Transaction	<p>If "process_transaction": true, the checkout page will initiate the authorization message and return the transaction_id on the return_url</p>

Scenario	Cardholder is enrolled (enrolled=Y), authentication request (lookup) has succeeded, but during challenge and results request (JWT) a 3DS component was unavailable, resulting the transaction to fail (pares_status=U).
Return_url	{{return_url}}?transaction_id=value&authentication_id=value
Merchant Action	Merchant should reinitiate the checkout with 3DS, if the authorization is declined by the issuer.
ECI Value 07	Visa, American Express
ECI Value 00	Mastercard