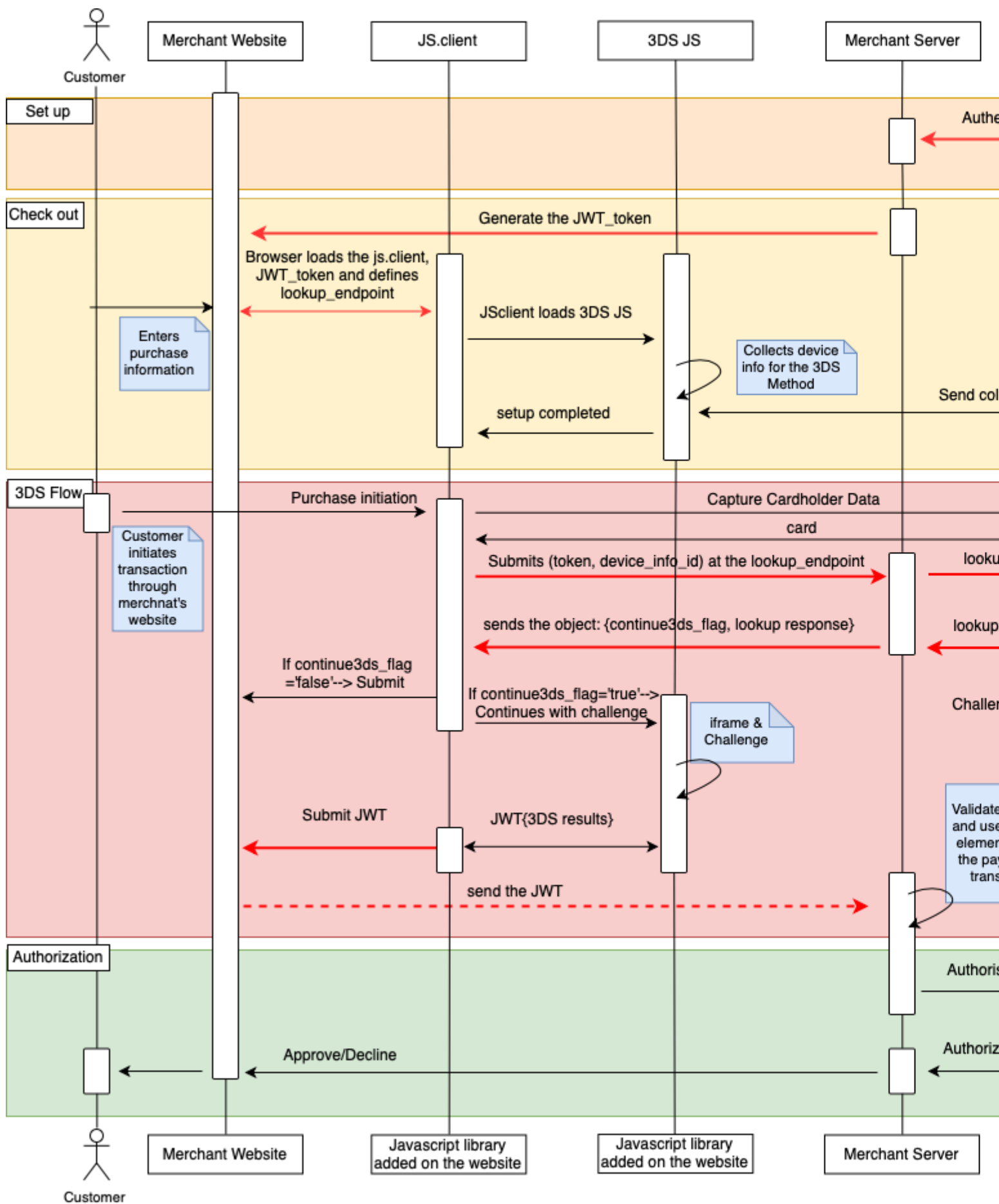


## **3-D Secure**

The figure below presents the complete flow when a browser is used by the cardholder to purchase a good. The payment flow consists of four parts: the setup, the actions before the customer initiates the purchase (clicks buy button), the Authentication and finally, the Authorisation.



## Set up

During the set up part, you will receive by the implementation team your 3DS account credentials and an authenticator ID.

## Payment

The payment takes place when the cardholder fills in the payment details. The following steps shall be completed prior to the cardholder initiating the transaction (clicks 'Buy/Order').

1. Create a JWT\_token in the backend server ([link](#))
2. After you have generated your JWT token you'll use it to call Inject. You'll need to include the JWT token, organisation ID and lookup\_endpoint. The organisation ID is the Dimebox org ID and the lookup\_endpoint is the endpoint that Inject will use to submit the jwt\_token and device\_info\_id. Once you receive this information from Inject -which happens after the customer has submitted their card details- you will make a lookup\_request call to Dimebox: Note: device\_data\_info and device\_channel are optional but recommended to be sent, to overcome cases where an Ad-blocker blocks the 3DS JS to retrieve this information by the browser.

## 3DS Flow

The Authentication flow, begins when the Cardholder initiates the transaction (clicks 'Buy/Order').

1. When the Cardholder has initiated the transaction, the Inject reads the Cardholder information and returns to the lookup\_endpoint defined earlier, the card\_id and the device\_info\_id.
2. After you receive the card\_id and the device\_info\_id formulate and send the lookup request using the [lookup API](#)
3. Receive the lookup response and respond to step 1 with an object {continue3ds, lookup\_response}. The continue3ds\_flag shows your preference to continue or not with the challenge flow. If the challenge flow should be initiated set the field to true, if the challenge flow should not be initiated, set the field to false.
4. If continue3ds\_flag=true, the Inject will continue with presenting the challenge window. If continue3ds\_flag=false, the inject will submit the form.
5. When the challenge has been completed, the Inject will submit the JWT which includes the payload needed for authorisation.

## Authorization

1. Use the payment details from the JWT to authorise the payment using the [createCardTransaction API](#)