

Accepting 3D Secure payments

Overview

[Card payments](#) via the Checkout can also be used with 3D Secure authentications. 3D Secure 1 and 2 are supported, with automatic fallback in case the card is not enrolled for 3D Secure 2.

Customer requirements

To process 3D Secure authentications, it is required to add a customer to the Checkout creation call. Customer records can be created and managed via the [Customer APIs](#). The table below details the required fields and their formats for creating a customer record to be compatible with 3D Secure.

You should make sure that all required fields are provided in their correct formats, else the page would result in a failure once the Customer tries to submit a payment with it. The field requirements below take priority over the API schema described in the [Customer API reference](#).

R = Required,
O = Optional,
C = Conditional

Field name	Description	Status	Observation	Specification
<code>billing.address_1</code>	Customer's billing address information.	R		String (50)
<code>billing.address_2</code>	Customer's billing address information.	C	Required if information is available.	String (50)
<code>billing.address_3</code>	Customer's billing address information.	C	Required if information is available.	String (50)
<code>billing.city</code>	Customer's city on their billing address.	R		String (50)
<code>billing.country_code</code>	Customer's alpha 2-digit ISO 3166 country code. (e.g., United States = US)	R	Customer's alpha 2-digit ISO 3166 country code.	String (2)
<code>billing.first_name</code>	Customer's billing first name.	R		String (50)
<code>billing.last_name</code>	Customer's billing last name.	R		String (50)

Field name	Description	Status	Observation	Specification
<code>billing.phone</code>	Customer's phone number for billing address. This should be unformatted without hyphens. (e.g., 4422345678)	C	Required if information is available. This should be unformatted without hyphens.	String (20)
<code>billing.postal_code</code>	Customer's postal code of their billing address.	C		String (10)
<code>billing.state</code>	Customer's state or province of their billing address. Should be the country subdivision code defined in ISO 3166-2. If this field is not provided, the 3DS service will try to automatically populate it, based on the <code>billing.countryCode</code> and <code>billing.postalCode</code> values.	C	Required if information is available.	String (50)
<code>company_name</code>	Company name.	C	If <code>billing.firstName</code> or <code>billing.lastName</code> are not provided.	String (100)
<code>company_registration_number</code>	Unique identifier of the company, recognized by the government. Known as CoC (Chamber of Commerce) number in some countries.	O		String
<code>date_of_birth</code>	The date of birth of a person, 10 characters, ISO-8601 (YYYY-MM-DD).	O		String (10)
<code>email_address</code>	Customer's email address.	R		String (255)

Field name	Description	Status	Observation	Specification
entity_id	The entityId obtained from Verifone Central. The Entity ID can be found in Verifone Central under <i>Administration</i> → <i>Organisations</i> . The 'Organisation ID' listed is the Entity ID.	R		String
phone_number	Cardholder's mobile phone number.	C		Number (25)
shipping.address_1	Customer's shipping address information.	C	Required if information is available.	String (50)
shipping.address_2	Customer's shipping address information.	C	Required if information is available.	String (50)
shipping.address_3	Customer's shipping address information.	C	Required if information is available.	String (50)
shipping.city	Customer's city of their shipping address.	C	Required if information is available.	String (50)
shipping.first_name	Customer's shipping first name.	O		
shipping.last_name	Customer's shipping first name.	O		
shipping.country_code	Customer's alpha 2-digit ISO 3166 country code. (e.g., United States = US)	C	Required if information is available.	String (2)
shipping.postal_code	Customer's postal code of their shipping address.	C	Required if information is available.	String (10)

Field name	Description	Status	Observation	Specification
<code>shipping.state</code>	Customer's state or province of their shipping address. (e.g., Ohio = OH, Texas = TX) Should be the country subdivision code defined in ISO 3166-2. If this field is not provided, the 3DS service will try to automatically populate it, based on the <code>shipping.countryCode</code> and <code>shipping.postalCode</code> values.	C	Required if information is available.	String (3)
<code>title</code>	<code>mr</code> or <code>ms</code>	O		String
<code>work_phone</code>	Customer's work phone number.	C	Required if information is available.	Number (25)

Here is an example request with the required fields for creating a customer for 3D Secure:

```
{
  "entity_id": "entity_id",
  "currency_code": "currency",
  "amount": 1000,
  "configurations": {
    "card": {
      "payment_contract_id": "ppc",
      "three_d_secure": {
        "three_d_secure_contract_id": "3ds",
        "enabled": true
      }
    }
  },
  "customer_details": {
    "entity_id": "entity_id",
    "company_name": "Test company name",
    "billing": {
      "address_1": "123 Main Street", "city": "City", "country_code": "US" }
  },
  "email_address": "email.address@verifone.com"
}
```

The response for creating the customer will look like this:

```
{
  "code": 126,
  "details": {
    "missing_parameters": [ "customer.billing.firstName", "customer.billing.lastName" ] }
  ,
  "errors": [],
  "message": "Missing parameters from required schema",
  "name": "MISSING_SCHEMA_PARAMS_ERROR",
  "stack": "",
  "service": "CO",
  "timestamp": 1731876046828,
  "traceId": "c69b0bf5-56f8-490c-a07a-1106c0ebc411"
}
```

Required 3D Secure fields

To configure Checkout for accepting 3D Secure card payments, the following fields are required in addition to the fields required for a standard [Card payment](#):

- `configurations.card.threed_secure.threeds_contract_id` - This ID can be found in the portal or given to you by a Verifone employee. This object stores the credentials for connecting to the 3D Secure service.
- `configurations.card.threed_secure.enabled` - Has to be set to `true`.
- `configurations.card.threed_secure.transaction_mode`

The complete list of 3D Secure and other optional fields can be found in the [Create Checkout API](#).

Example request:

```
{
  "amount": 9998,
  "currency_code": "EUR",
  "entity_id": "{{entity_id}}",
  "customer": "{{customer_id}}",
  "configurations": {
    "card": {
      "payment_contract_id": "{{payment_contract_id}}",
      "threed_secure": {
        "enabled": true,
        "threeds_contract_id": "{{3ds_contract_id}}",
        "total_items": "01",
        "transaction_mode": "S"
      }
    }
  },
  "merchant_reference": "ORDER-1234",
  "return_url": "{{merchant_return_url}}"
}
```

Handling responses

Upon completion of a 3DS checkout, a redirection occurs including an additional query parameter `authentication_id` which can be used to retrieve the 3DS complete details from the 3DS service.

See [Handling card responses](#) for all possible Checkout outcomes.