



---

<https://verifone.cloud/docs/online-payments/mobileSDK/card-payment-with-3DS-flow>

Updated: 13-Mar-2024

## Card Payments with 3DS

To perform card payments using 3DS flow with mobile SDKs, complete the following steps:

1. Store the [card capture key](#) on your backend and pass it to the mobile app at the start-up phase or when the payment is initialized.
2. Your app will send a call to **Verifone SDK** to display the **Card Form**. The following information should be passed to the **Card Form**: card capture key, price, and the option whether to include the stored card in the **Card Form** or not. **Verifone SDK** will provide your app with the encrypted card data, shopper name and card brand. Send the encrypted data along with additional information about the order to the backend.
3. Initiate a [Create JWT](#) transaction with the encrypted data.
4. Receive the **JWT** from your backend.
5. Send the **JWT** back to the SDK to complete the 3DS setup. After the setup is complete, a **device ID** will be generated.
6. Send the **device ID** to your backend.
7. Perform a [lookup request](#) using the **encrypted data** and the **device ID**.
8. The 3DS API will return a **payload** and **transaction ID**.
9. Forward the **payload** and **transaction ID** to the SDK to complete the authentication.
10. If the authentication is successful, an **authentication ID** will be generated. After the ID is generated, send it to the backend.
11. Initiate a [JWT Validation](#) with the **JWT** and **authentication ID**. Continue with the standard card transaction.

Card Payments with 3DS Flow