

https://verifone.cloud/docs/verifone-central/verifone-central/manage-your-account/administration/3ds-contracts Updated: 10-Sep-2025

3DS Contracts

Overview

In some countries or regions, the local legislation requires the implementation of an additional authentication step for any online transaction. In such cases, as a merchant, you are required to add an extra level of security for your shoppers by using the 3DS security protocol. To be able to activate 3DS for your shoppers, you need a 3DS contract, that **will be set up for you by a Verifone representative**, and a 3DS Contract ID, that will be automatically generated through Verifone Central.

If you are operating in a region that requires Secure Customer Authentication (SCA), a 3DS contract is required to accept customer-initiated transactions. For more information, read the <u>Strong Customer Authentication (SCA)</u> and 3D Secure documentation.

You can view all the 3DS agreements that you set up for your shoppers on the 3DS Contracts page in Verifone Central. Your 3DS contract enables you to set up a 3DS authentication for each of your transactions.

Availability

Only a Verifone representative can create or edit a new 3D Secure contract or delete an existing one. For more information on your permissions, see the <u>Users and merchants roles</u> documentation.

The 3DS Contracts feature is available to all users for viewing, except for those with the Merchant Partner role.

Benefits

This feature provides the following benefits:

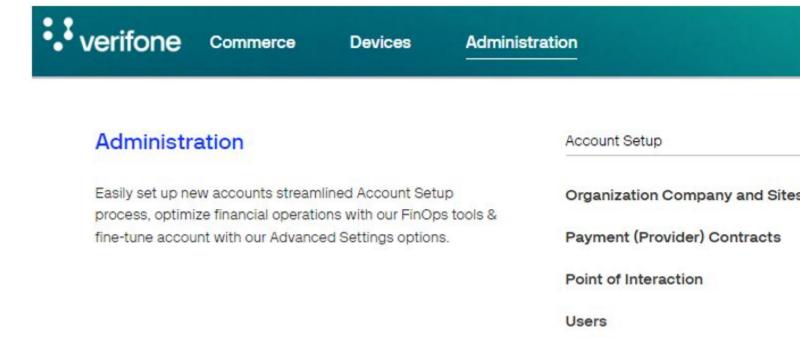
- Allows you to view the 3DS Contract ID set up for your 3D Secure contract in a fast and accessible way.
- Allows you to browse through several 3DS Contracts for each of your payment processes.

For additional information on the EMV® 3D Secure and its benefits, read 3D Secure.

Viewing 3DS Contracts

To view this page, go to Verifone Central, and select **Administration** > **3DS Contracts** from the top menu.

To enable 3D Secure, a 3DS Contract needs to be created beforehand. The 3DS Contract ID is required in the Checkout configuration or in the Server-to-Server integration.



To search for a specific 3DS contract, use the search bar to look for a contract by name or to filter the list of contracts by organization.

You can also view in the 3DS contracts list the status of each 3DS contract:

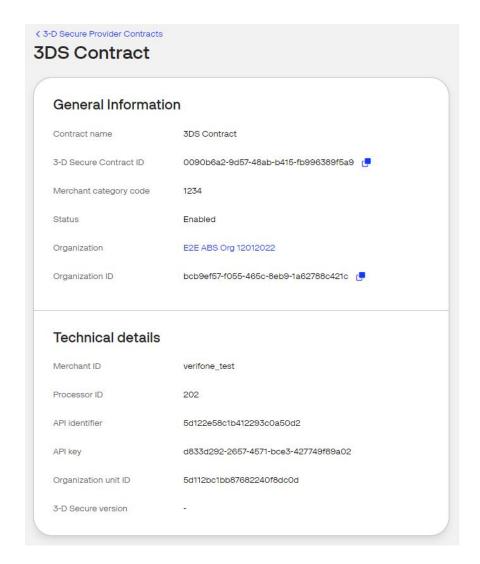
- **Pending** This status occurs if the onboarding process is underway, and it may take approximately 5–7 days for the contract to become active after it was created.
- **Invalid** This status indicates if any required information is missing, preventing onboarding to Cardinal. The authorized users need to update the missing details and re-initiate the contract creation process.
- **Onboarding Error** The onboarding process failed in Cardinal. Further action may be required to resolve the issue.
- **Enabled** The 3DS contract has been successfully onboarded and is fully operational for 3DS transactions.
- **Disabled** The contract is currently inactive but can be re-enabled or permanently deleted if needed.
- **Deleted** The contract has been removed and is now view-only.

For more details on the 3DS contract status or onboarding process, contact a Verifone representative.

3-D Secure Provider Contracts



Click any row in the table to view additional details of a specific 3DS Contract.



The **3DS Contract ID** can be easily copied for use in <u>online shopping cart</u> integrations as well as in <u>Checkout</u> API or 3D Secure API integrations.

When submitting 3DS authenticated payments, make sure the 3DS Contract ID and the Payment Provider Contract ID that you are using are associated with the same Organization ID.