

First Data®



# EMV® 3D Secure in First Data Gateway – Connect

July 2019

# EMV 3D Secure in First Data Gateway – Connect

## Introduction

The eCommerce environment has evolved significantly over the last decade, prompting a refocus to reduce friction in the 3DS transaction experience.

EMVCo in cooperation with major international schemes defined new EMV 3DS/2.0 specification for the benefit of the entire industry to collaboratively develop the next generation of 3D Secure protocol. The new version promotes frictionless consumer authentication and enables consumers to authenticate themselves with their card issuer when making Card-Not-Present (CNP) eCommerce purchases.

EMV 3D Secure protocol supports app-based authentication and integration with digital wallets, as well as traditional browser-based eCommerce transactions and delivers industry-leading security features.

The purpose of this document is to provide you a consolidated overview of the implementation in our Gateway.

**Please note, the document is still open for amendments.**

The yellow highlighted text shows what is new compared to how it currently works or represents the elements of high importance.

## Authentication with First Data Gateway as 3DS Service provider via Connect

The Connect solution includes the ability to authenticate transactions using Verified by Visa and Mastercard Identity Check programs. If your credit card agreement includes 3D Secure and your Merchant ID has been activated to use this service, you do not need to modify your payment page.

The following represents an example of a "Sale" transaction request with minimum set of fields, including the optional "Challenge Indicator" element, which can be used to request an exemption:

```
<!-- #include file="ipg-util.asp"-->
<html>
<head><title>IPG Connect Sample for ASP</title></head>
<body>
<p><h1>Order Form</h1></p>
<form method="post" action=" https://test.ipg-online.com/connect/gateway/processing ">
  <input type="hidden" name="txntype" value="sale">
  <input type="hidden" name="timezone" value="Europe/Berlin"/>
  <input type="hidden" name="txndatetime" value="% getDateTime() %"/>
  <input type="hidden" name="hash_algorithm" value="SHA256"/>
  <input type="hidden" name="hash" value="% call createHash( "13.00","978" ) %"/>
  <input type="hidden" name="storename" value="110995000" />
  <input type="hidden" name="mode" value="payonly"/>
  <input type="hidden" name="paymentMethod" value="V"/>
  <input type="text" name="chargetotal" value="13.00" />
  <input type="hidden" name="currency" value="978"/>
  <input type="hidden" name="authenticateTransaction" value="true"/>
  <input type="text" name="threeDSRequestorChallengeIndicator" value="1"/>
  <input type="submit" value="Submit">
</form>
</body>
</html>
```

Challenge indicator available values for 3DS protocol version 2.1 are:

1 = No Preference (You have no preference whether a challenge should be performed. This is the default value.)

2 = No Challenge Requested (You prefer that no challenge should be performed)

3 = Challenge Requested: 3DS Requestor Preference (You prefer that a challenge should be performed)

4 = Challenge Requested: Mandate (There are local or regional mandates that mean that a challenge must be performed)

In case you have not used billing and shipping details in your authentication request before, please consider to include the listed optional parameters to lower the 3D Secure authentication declines.

Field name	Possible values	Description
<b>bname</b>	Alphanumeric characters, spaces, and dashes	Customers Name
<b>bcity</b>	Limit of 96 characters, including spaces	Billing City
<b>bcountry</b>	Two-letter country code	Country of Billing Address
<b>baddr1</b>	Limit of 96 characters, including spaces	Customer Billing Address 1
<b>baddr2</b>	Limit of 96 characters, including spaces	Customer Billing Address 2
<b>bzip</b>	Limit of 24 characters, including spaces	Zip or Postal Code
<b>bstate</b>	Limit of 96 characters, including spaces	State, Province, or Territory
<b>email</b>	Limit of 254 characters	Customers Email Address
<b>phone</b>	Limit of 32 characters	Customers Phone Number
<b>cellphone</b>	Limit of 32 characters	Customers Phone Number
<b>scity</b>	Limit of 96 characters, including spaces	Shipping City
<b>scountry</b>	Two-letter country code	Country of Shipping Address
<b>saddr1</b>	Limit of 96 characters, including spaces	Shipping Address Line 1
<b>saddr2</b>	Limit of 96 characters, including spaces	Shipping Address Line 2
<b>szip</b>	Limit of 24 characters, including spaces	Zip or Postal Code
<b>sstate</b>	Limit of 96 characters, including spaces	State, Province, or Territory

The result of the transaction will be sent back to the defined "responseSuccessURL" or "responseFailURL" as hidden fields:

```
{txndate_processed=12/04/10 13:37:33,
ccbin=542606,
timezone=CET,
oid=C-2101f68a-45e9-4f3c-a6da-1337d5574717,
cccountr=NA,
expmonth=12,
currency=978,
chargetotal=13.99,
approval_code=Y:ECI2/5:Authenticated,
hiddenSharedsecret=sharedsecret,
hiddenTxndatetime=2019:04:10-13:37:08,
expyear=2024,
response_hash=927d3c3108d596c593f74fd79184ece7c33103fe,
response_code_3dsecure=1,
hiddenStorename=110995000,
transactionNotificationURL=https://test.ipg-online.com/webshop/transactionNotification, tdate=1554903428,
ignore_refreshTime=on,
ccbrand=VISA,
txntype=sale,
paymentMethod=V,
txndatetime=2019:04:10-13:37:08,
cardnumber=(VISA) ... 4979,
ipgTransactionId=84120276797,
status=APPROVED}
```

# First Data<sup>®</sup>

FirstData.com

© 2019 First Data Corporation. All rights reserved. The First Data name, logo, and related trademarks and service marks are owned by First Data Corporation and are registered or used in the U.S. and many foreign countries. EMV is a registered trademark or trademark of EMVCo LLC in the U.S. and other countries. [www.emvco.com](http://www.emvco.com). All trademarks, service marks, and trade names referenced in this material are the property of their respective owners. 559915 2019-7

---