



3-D Secure 2.0 Updates to eService Sandbox Test Kit

TokenResult Triggers

MasterCard (BankcardTransaction/TenderData/CardType = "MasterCard" or "Maestro")

All ecommerce tests for MasterCard and Maestro will now return the field BankcardTransactionResponse/TokenResult, regardless of the 3-D Secure version used. Any transaction that does not include the specific trigger values listed below will return **210**.

Trigger Value	3DS 1.0	3DS 2.0
211	BankcardTransaction/TenderData/EcommerceSecurityData/TokenIndicator = "AttemptedServiceUnavailable" or "AttemptedCardUnsupported"	BankcardTransaction/TenderData/EcommerceSecurityData/AuthenticationECI = "01"
212	BankcardTransaction/TenderData/EcommerceSecurityData/TokenIndicator = "UCAFWithData"	BankcardTransaction/TenderData/EcommerceSecurityData/AuthenticationECI = "02"
216		BankcardTransaction/TenderData/EcommerceSecurityData is not present and BankcardTransaction/TransactionData/ThreeDSData/ExceptionInfo is present
217	BankcardTransactionPro/InterchangeData/BillPayment = Recurring and BankcardTransaction/TransactionData/CardOnFileInfo/CardOnFile = Repeat	
221	Wallet without 3DS - BankcardTransaction/TenderData/EcommerceSecurityData is not present and BankcardTransaction/TenderData/TokenInformation/WalletECI = "01"	
222	Wallet without 3DS - BankcardTransaction/TenderData/EcommerceSecurityData is not present and BankcardTransaction/TenderData/TokenInformation/WalletECI = "02"	

Visa (BankcardTransaction/TenderData/CardType = "Visa" or "Electron")

All ecommerce tests for Visa and Electron will now return the field BankcardTransactionResponse/TokenResult. Any transaction that does not include the specific trigger values listed below will return **7**.



Trigger Value	3DS 1.0	3DS 2.0
6	BankcardTransaction/TenderData/EcommerceSecurityData/TokenIndicator = "AttemptedServiceUnavailable" or "AttemptedCardUnsupported"	BankcardTransaction/TenderData/EcommerceSecurityData/AuthenticationECI = "06"
5	BankcardTransaction/TenderData/EcommerceSecurityData/TokenIndicator = "VPAS_3D_Secure_V102"	BankcardTransaction/TenderData/EcommerceSecurityData/AuthenticationECI = "05"
2	BankcardTransactionPro/InterchangeData/BillPayment = Recurring and BankcardTransaction/TransactionData/CardOnFileInfo/CardOnFile = Repeat	

SCA Challenge Soft Decline Trigger Values

All of the triggers listed in this section will return BankcardTransactionResponse/StatusCode = "65", BankcardTransactionResponse/StatusMessage = "SCA Required", BankcardTransactionResponse/ThreeDSInformation/SCARequired = "true", and must have the following:

- > BankcardTransaction/TenderData/CardType can be Visa, Electron, MasterCard or Maestro
- > BankcardMerchantData/IndustryType must = "Ecommerce"

Soft Decline Description	Trigger Value
Generic soft decline for non-authenticated ecommerce transaction with no exclusions, exemptions, or card on file data	BankcardTransaction/TransactionData/Amount = "452.00"
Low Value Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSData/ExemptionInfo/IsLowValue = "true" and BankcardTransaction/TransactionData/Amount = "1012.00" or "1014.00"
Low Risk Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSData/ExemptionInfo/IsLowRisk = "true" and BankcardTransaction/TransactionData/Amount = "1012.00" or "1014.00"
Recurring Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSData/ExemptionInfo/IsRecurring = "true" and BankcardTransaction/TransactionData/Amount = "1020.00" or "1022.00"
Delegated SCA Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSData/ExemptionInfo/IsDelegatedSCA = "true" and BankcardTransaction/TransactionData/Amount = "1024.00" or "1026.00"
Whitelisted Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSData/ExemptionInfo/IsWhitelisted = "true" and BankcardTransaction/TransactionData/Amount =



	"1004.00" or "1006.00"
Secure Corporate Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSDData/ExemptionInfo/IsSecureCorporate = "true" and BankcardTransaction/TransactionData/Amount = "1008.00" or "1010.00"

SCA Exclusion Soft Decline Triggers

There are four total exclusion triggers, three for ecommerce transactions and one for MOTO transactions. BankcardMerchantData/IndustryType must be set as "Ecommerce" or "MOTO".

For MOTO transactions, BankcardTransactionResponse/StatusCode = "65", and the BankcardTransactionResponse/StatusMessage will be different for Visa and MasterCard. Visa/Electron transactions will return "Reserved for future Postilion use" and MasterCard/Maestro transactions will return "Exceeds withdrawal frequency". BankcardTransactionResponse/ThreeDSInformation/SCARequired will NOT be set.

The 3 ecommerce triggers will all return BankcardTransactionResponse/StatusCode = "65", BankcardTransactionResponse/StatusMessage = "SCA Required" and BankcardTransactionResponse/ThreeDSInformation/SCARequired = "true".

BankcardTransaction/TenderData/CardType can be Visa, Electron, MasterCard or Maestro.

Soft Decline Description	Trigger Value
Merchant Initiated Repeat Card On File soft decline	BankcardMerchantData/IndustryType = "Ecommerce" and BankcardTransaction/TransactionData/CardOnFileInfo/InitiatedBy = "Merchant" and BankcardTransaction/TransactionData/CardOnFileInfo/CardOnFile = "Repeat" and BankcardTransaction/TransactionData/Amount = "700.00".
IsInterRegionalTransaction soft decline	BankcardMerchantData/IndustryType = "Ecommerce" and BankcardTransaction/TransactionData/ThreeDSDData/IsInterRegionalTransaction = "true" and BankcardTransaction/TransactionData/Amount = "720.00".
IsAnonymousPrepaidTransaction soft decline	BankcardMerchantData/IndustryType = "Ecommerce" and BankcardTransaction/TransactionData/ThreeDSDData/IsAnonymousPrepaidTransaction = "true" and BankcardTransaction/TransactionData/Amount = "730.00".
MOTO hard decline	BankcardMerchantData/IndustryType = "MOTO" and BankcardTransaction/TransactionData/Amount = "710.00".