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3-D Secure Processing

Guide for using 3-D Secure MPI Emulator

Simplifying Payments AROUND THE GLOBE
150+ CURRENCIES ACROSS 50 MARKETS WORLDWIDE

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Overview

The purpose of this document is to outline the process flow and required steps for generating 3-D Secure transactions through the non-production environments of EVO Snap*.

While data setup differs slightly between DEV, TEST, and CERT, the differences for the 3-D Secure addin are related solely to certificates, environment names, and Servicelids.

Assumptions

The following considerations are outside the scope of this document:

1. The Process Set for the ServiceId contains the 3-D Secure addin as an esbStep. Please refer to [EVO 3-D Secure MPI Operations](#) for more information.
2. The merchant profile has been saved with values for CardBrandIdentifiers_3DSecure.
3. The customer has all information to process non-3-D Secure transactions and has been able to run transactions successfully through the platform.

Process Flow

The process flow for 3-D Secure transactions through the platform follows this path:

1. A client app sends a transaction to the TPS endpoint (Authorize or AuthorizeAndCapture) with the Is3DSecure flag set to 'true'.

SOAP Request Example

```
<?xml version="1.0" encoding="UTF-8"?>
<SOAP-ENV:Envelope xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<SOAP-ENV:Body>
  <AuthorizeAndCapture xmlns="http://schemas.evosnap.com/CWS/v2.0/TransactionProcessing">
    <sessionToken>PHNhbWw6QXNzZXJ0aW9uIE1ham9yVmVyc2lv...</sessionToken>
    <transaction xsi:type="ns1:BankcardTransactionPro">
      <ns1:ns1="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard/Pro">
        <ns2:TenderData xmlns:ns2="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
          <ns2:CardData>
            <ns2:CardType>Visa</ns2:CardType>
            <ns2:CardholderName>Jimmithy James</ns2:CardholderName>
            <ns2:PAN>4111111111111111</ns2:PAN>
            <ns2:Expire>1018</ns2:Expire>
          </ns2:CardData>
          <ns2:CardSecurityData>
            <ns2:CVDataProvided>Provided</ns2:CVDataProvided>
            <ns2:CVData>351</ns2:CVData>
          </ns2:CardSecurityData>
        </ns2:TenderData>
        <ns3:TransactionData xsi:type="ns1:BankcardTransactionDataPro">
          <ns3:ns3="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
```

```

<ns4:Amount xmlns:ns4="http://schemas.evosnap.com/CWS/v2.0/Transactions">50.00</ns4:Amount>
<ns5:CurrencyCode xmlns:ns5="http://schemas.evosnap.com/CWS/v2.0/Transactions">USD</ns5:CurrencyCode>
<ns3:EmployeeId>12345</ns3:EmployeeId>
<ns3:OrderNumber>123456</ns3:OrderNumber>
<ns3:Is3DSecure>true</ns3:Is3DSecure>
</ns3:TransactionData>
</transaction>
<applicationProfileId>4084</applicationProfileId>
<merchantProfileId>Dashboard3DSecureMerchant</merchantProfileId>
<workflowId>3CF9E00001</workflowId>

```

REST Request Example

RequestUri	https://api.cipcert.local/2.1.33/REST/TPS.svc/37C6700001
Method	POST

```
{
    "$type" : "AuthorizeAndCaptureTransaction, http://schemas.evosnap.com/CWS/v2.0/Transactions/Rest",
    "Transaction" : {
        "$type" : "BankcardTransactionPro, http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard/Pro",
        "TenderData" : {
            "$type" : "BankcardTenderDataPro, http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard/Pro",
            "CardData" : {
                "CardType" : "Visa",
                "PAN" : "4111111111111111",
                "Expire" : "0122"
            }
        },
        "TransactionData" : {
            "$type" : "BankcardTransactionDataPro,
http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard/Pro",
                "Amount" : 50.00,
                "Is3DSecure" : true,
                "CurrencyCode" : "USD"
            }
        },
        "ApplicationProfileId" : "4084",
        "MerchantProfileId" : "Dashboard3DSecureMerchant"
    }
}
```

2. The transaction is routed to the 3-D Secure addin, which:
 - a. retrieves data from the MerchantProfile

Note: if CardBrandIdentifiers_3DSecure are not saved to the MerchantProfile, the following steps 3-6 will be skipped. The transaction will process normally without being routed to the MPI.
 - b. generates/sends a request to the MPI Emulator Directory Server with transaction amount, PAN, and other required data elements
 - c. receives a response from the Directory Server (DS)
 - d. stops further processing, and returns a response to the client app with the following data on BankcardTransactionResponse:
 - i. StatusCode = 3D
 - ii. PaReq set on PaymentAuthorizationRequest
 - iii. ACS url set on AuthorizationServerUrl

SOAP Response Example

```
<?xml version="1.0" encoding="UTF-8"?>
<s:Envelope
  xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
  <AuthorizeAndCaptureResponse
    xmlns="http://schemas.evosnap.com/CWS/v2.0/TransactionProcessing">
    <AuthorizeAndCaptureResult
      i:type="b:BankcardTransactionResponsePro"
      xmlns:a="http://schemas.evosnap.com/CWS/v2.0/Transactions"
      xmlns:b="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard/Pro"
      xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
      <a:Status>Failure</a:Status>
      <a:StatusCode>3D</a:StatusCode>
      <a:StatusMessage>3D Eligible</a:StatusMessage>
      <a:TransactionId>3E9C142772284221A160B50CCC38338C</a:TransactionId>
      <a:OriginatorTransactionId>10901</a:OriginatorTransactionId>
      <a:ServiceTransactionId/>
      <a:ServiceTransactionDateTime>
        <a:Date
          i:nil="true"/>
        <a:Time i:nil="true"/>
        <a:TimeZone
          i:nil="true"/>
      </a:ServiceTransactionDateTime>
      <a:Addendum
        i:nil="true"/>
      <a:CaptureState>CaptureDeclined</a:CaptureState>
      <a:TransactionState>CaptureDeclined</a:TransactionState>
      <a:IsAcknowledged>false</a:IsAcknowledged>
      <a:Reference>110201</a:Reference>
      <a:TransmissionNumber
        i:nil="true"/>
      <a:TransactionCode/>
      <a:HostMessageId/>
      <a:Geolocation
        i:nil="true"/>
      <a:TerminalAccessToken
        i:nil="true"/>
      <Amount
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">50.00</Amount>
      <CardType
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">Visa</CardType>
      <FeeAmount
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</FeeAmount>
      <ApprovalCode
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
      <AVSResult
        i:nil="true"
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
      <BatchId
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
      <CVResult
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotSet</CVResult>
      <CardLevel1
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
      <DowngradeCode
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
      <MaskedPAN
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">411111XXXXXX1111</MaskedPAN>
      <PaymentAccountDataToken
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
      <RetrievalReferenceNumber
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
      <Resubmit
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotSet</Resubmit>
      <SettlementDate>
```

```

<xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0001-01-01T00:00:00</SettlementDate>
<FinalBalance
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</FinalBalance>
<OrderId
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">10201</OrderId>
<CashBackAmount
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</CashBackAmount>
<PrepaidCard
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotSet</PrepaidCard>
<Expire
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">1018</Expire>
<ErrorType
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">3DAuthReq</ErrorType>
<AuthorizationServerUrl
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">https://acs.cipcert.local/</AuthorizationS
erverUrl>
<PaymentAuthorizationRequest
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">eJxdke1u8j.../VfgGQs6FC</PaymentAuthorizatio
nRequest>
<ProcessedAs3D
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">false</ProcessedAs3D>
<EMVDataResponse
  i:nil="true"
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<Level3Added
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotSet</Level3Added>
<BatchAmount
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</BatchAmount>
<LastPANDigits
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">1111</LastPANDigits>
<MessageAuthenticationCode
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<TokenInformation
  i:nil="true"
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<ForcePostCode
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<MerchantId
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">1</MerchantId>
<TerminalId
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">98765432101005</TerminalId>
<BankResponseCode
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<InitialEncryptionKeys
  i:nil="true"
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"
  xmlns:c="http://schemas.evosnap.com/CWS/v2.0/Transactions/Encryption"/>
<IsPartialApproval
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">false</IsPartialApproval>
<EBTAvailableBalance
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
    <CashAvailableBalance>0.00</CashAvailableBalance>
    <SNAPAvailableBalance>0.00</SNAPAvailableBalance>
  </EBTAvailableBalance>
<IndustryType
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">Ecommerce</IndustryType>
<ThreeDSecureInformation
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
    <XID
      i:nil="true"/>
    <Status i:nil="true"/>
    <CAVV
      i:nil="true"/>
    <ECI i:nil="true"/>
    <DSTransactionId
      i:nil="true"/>
    <IsChallengeMandated>false</IsChallengeMandated>
    <ChallengeRequest

```

```

:nil="true"/>
<StatusReason
:nil="true"/>
<StatusReasonCode i:nil="true"/>
<Value
:nil="true"/>
<ACSPublicKey
:nil="true"/>
<ACSOperatorId
i:nil="true"/>
<ACSReferenceNumber
:nil="true"/>
<ACSRendingInterface>NotSet</ACSRendingInterface>
<ACSRendingUITemplate>NotSet</ACSRendingUITemplate>
<ACSSignedContent
:nil="true"/>
<ACSTransactionId
i:nil="true"/>
<AuthenticationMethod>NotSet</AuthenticationMethod>
<AuthenticationType>NotSet</AuthenticationType>
<CardholderInformationText
:nil="true"/>
<DSReferenceNumber
:nil="true"/>
<ErrorCode i:nil="true"/>
<ErrorDetail
:nil="true"/>
<ErrorDescription
:nil="true"/>
<ResultsStatus>NotSet</ResultsStatus>
</ThreeDSecureInformation>
<SystemTraceAuditNumber
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<MACTransmissionNumber xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<b:AdviceResponse>NotSet</b:AdviceResponse>
<b:CommercialCardResponse>NotSet</b:CommercialCardResponse>
<b:ReturnedACI>NotSet</b:ReturnedACI>
</AuthorizeAndCaptureResult>
</AuthorizeAndCaptureResponse>
</s:Body>
</s:Envelope>

```

REST Response Example

```
{
  "AdviceResponse" : "NotSet",
  "Amount" : 50.00,
  "Status" : "Failure",
  "CommercialCardResponse" : "NotSet",
  "CardType" : "Visa",
  "StatusCode" : "3D",
  "ReturnedACI" : "NotSet",
  "FeeAmount" : 0.00,
  "StatusMessage" : "3D Eligible",
  "ApprovalCode" : "",
  "TransactionId" : "850ED49078C14856903F295490EDCF43",
  "AVSResult" : null,
  "OriginatorTransactionId" : "11101",
  "BatchId" : "",
  "ServiceTransactionId" : "",
  "CVResult" : "NotSet",
  "ServiceTransactionDateTime" : {
    "Date" : null,
    "Time" : null,
    "TimeZone" : null
  },
  "CardLevel" : "",
  "Addendum" : null
},
```

```

    "DowngradeCode" : "",
    "CaptureState" : "CaptureDeclined",
    "MaskedPAN" : "411111XXXXXX1111",
    "TransactionState" : "CaptureDeclined",
    "MaskedPAN" : "411111XXXXXX1111",
    "TransactionState" : "CaptureDeclined",
    "PaymentAccountDataToken" : "",
    "IsAcknowledged" : false,
    "RetrievalReferenceNumber" : "",
    "Reference" : "110401",
    "Resubmit" : "NotSet",
    "TransmissionNumber" : null,
    "SettlementDate" : "0001-01-01T00:00:00",
    "TransactionCode" : "",
    "FinalBalance" : 0.00,
    "HostMessageId" : "",
    "OrderId" : "10401",
    "Geolocation" : null,
    "CashBackAmount" : 0.00,
    "TerminalAccessToken" : null,
    "PrepaidCard" : "NotSet",
    "Expire" : "0122",
    "ErrorType" : "3DAuthReq",
    "AuthorizationServerUrl" : "https://acs.cipcert.local/",
    "PaymentAuthorizationRequest" : "eJxdkf9ugj...1b7BVj5oQE=",
    "ProcessedAs3D" : false,
    "EMVDataResponse" : null,
    "Level3Added" : "NotSet",
    "LastPANDigits" : "1111",
    "BatchAmount" : 0.00,
    "MessageAuthenticationCode" : "",
    "TokenInformation" : null,
    "ForcePostCode" : "",
    "MerchantId" : "1",
    "TerminalId" : "98765432101005",
    "BankResponseCode" : "",
    "InitialEncryptionKeys" : null,
    "IsPartialApproval" : false,
    "EBTAvaliableBalance" : {
        "CashAvailableBalance" : 0.00,
        "SNAPAvailableBalance" : 0.00
    },
    "IndustryType" : "Ecommerce",
    "ThreeDSecureInformation" : {
        "XID" : null,
        "Status" : null,
        "CAVV" : null,
        "ECI" : null,
        "DSTransactionId" : null,
        "IsChallengeMandated" : false,
        "ChallengeRequest" : null,
        "StatusReason" : null,
        "StatusReasonCode" : null,
        "Value" : null,
        "ACSPublicKey" : null,
        "ACSOperatorId" : null,
        "ACSReferenceNumber" : null,
        "ACSRenderingInterface" : "NotSet",
        "ACSRenderingUITemplate" : "NotSet",
        "ACSSignedContent" : null,
        "ACSTransactionId" : null,
        "AuthenticationMethod" : "NotSet",
        "AuthenticationType" : "NotSet",
        "CardholderInformationText" : null,
        "DSReferenceNumber" : null,
        "ErrorCode" : null,
        "ErrorDetail" : null,
        "ErrorDescription" : null,
        "ResultsStatus" : "NotSet"
    }
}

```

```

},
"SystemTraceAuditNumber" : "",
"MACTransmissionNumber" : ""
}

```

3. The client application sends the PaymentAuthorizationRequest (PaRes) to the AuthorizationServerUrl as a POST.
4. The MPI Emulator Access Control Server (ACS) returns a customer login page. The customer enters information on this page and receives a Payer Authentication Response (PaRes) response.
Note: The values that the customer enters are not validated at this point, (all triggers are keyed off of amount and PAN.)
5. The client application sends in a Resubmit3DSecure transaction with PaRes, ResubmitReason, and TransactionId.
Note: CVV is not required to be sent in on the Resubmit transaction to be eligible for reduced interchange fees. If the value is set on the original Authorize/AuthorizeAndCapture transaction, the data will be cached in the addin for 15 minutes. Should the resubmit be processed within that time frame, the CVV will be retrieved from the cache and set on the transaction for processing at the service provider.

SOAP Resubmit Example

```

<?xml version="1.0" encoding="UTF-8"?>
<SOAP-ENV:Envelope xmlns:SOAP-ENV="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<SOAP-ENV:Body>
  <Resubmit xmlns="http://schemas.evosnap.com/CWS/v2.0/TransactionProcessing">
    <sessionToken>PHNhbwW6QXNzZXJ0aW9uIE1ham9yVmVyc2lvbj0iMSIgTWlub..</sessionToken>
    <transaction xsi:type="ns1:Resubmit3DSecure"
      xmlns:ns1="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
      <ns2:TransactionId>
        <ns2:ns2="http://schemas.evosnap.com/CWS/v2.0/Transactions">3E9C142772284221A160B50CCC38338C</ns2:TransactionId>
        <ns3:ResubmitReason
          xmlns:ns3="http://schemas.evosnap.com/CWS/v2.0/Transactions">Resubmission</ns3:ResubmitReason>
          <ns1:PaymentAuthorizationResponse>eJydedmyq0...b/BsjXQVo=</ns1:PaymentAuthorizationResponse>
        </transaction>
        <applicationProfileId>4084</applicationProfileId>
        <workflowId>3CF9E00001</workflowId>
      </Resubmit>
    </SOAP-ENV:Body>
</SOAP-ENV:Envelope>

```

REST Resubmit Example

RequestUri	https://api.cipcert.local/2.1.33/REST/TPS.svc/37C6700001
Method	POST

```

{
  "$type": "ResubmitTransaction",http://schemas.evosnap.com/CWS/v2.0/Transactions/Rest",
  "ApplicationProfileId": "717158",
  "MerchantProfileId" : "ecomtest2",
  "Transaction": {
    "$type": "Resubmit3DSecure", http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard",
    "TransactionId": "6AF4210A9F0642F5B9DF70AADEC9603A",
  }
}

```

```

    "ResubmitReason": "Resubmission",
    "PaymentAuthorizationResponse": eJydeVmTq0...L/Hw6/Qas=
}
}

```

6. If the authentication is successful, the transaction will continue to process at the service provider (Sandbox). If the authentication is not successful, an error is returned to the client.

SOAP Response

```

<?xml version="1.0" encoding="UTF-8"?>
<s:Envelope
  xmlns:s="http://schemas.xmlsoap.org/soap/envelope/">
<s:Body>
  <ResubmitResponse
    xmlns="http://schemas.evosnap.com/CWS/v2.0/TransactionProcessing">
    <ResubmitResult
      i:type="b:BankcardTransactionResponsePro"
      xmlns:a="http://schemas.evosnap.com/CWS/v2.0/Transactions"
      xmlns:b="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard/Pro"
      xmlns:i="http://www.w3.org/2001/XMLSchema-instance">
      <a>Status>Successful</a>Status>
      <a:StatusCode>1</a:StatusCode>
      <a:StatusMessage>APPROVED</a:StatusMessage>
      <a:TransactionId>FC707AB4C6D74FDFA8702B66A6FCE667</a:TransactionId>
      <a:OriginatorTransactionId>10901</a:OriginatorTransactionId>
      <a:ServiceTransactionId>48636092</a:ServiceTransactionId>
      <a:ServiceTransactionDateTime>
        <a>Date>2019-11-19</a>Date>
        <a:Time>23:05:58.519</a:Time>
        <a:TimeZone>-06:00</a:TimeZone>
      </a:ServiceTransactionDateTime>
      <a>Addendum
        i:nil="true"/>
      <a>CaptureState>Captured</a>CaptureState>
      <a>TransactionState>Captured</a>TransactionState>
      <a>IsAcknowledged>false</a>IsAcknowledged>
      <a>Reference>10901</a>Reference>
      <a>TransmissionNumber>FC707AB4C6D74FDFA8702B66A6FCE667</a>TransmissionNumber>
      <a>TransactionCode/>
      <a>HostMessageId/>
      <a>Geolocation
        i:nil="true"/>
      <Amount
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">50.00</Amount>
      <CardType
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">Visa</CardType>
      <FeeAmount
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</FeeAmount>
      <ApprovalCode
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">05770C</ApprovalCode>
      <AVSResult
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
        <ActualResult>0</ActualResult>
        <AddressResult>NotVerified</AddressResult>
        <CountryResult>NotSet</CountryResult>
        <StateResult>NotSet</StateResult>
        <PostalCodeResult>NotVerified</PostalCodeResult>
        <PhoneResult>NotSet</PhoneResult>
        <CardholderNameResult>NotSet</CardholderNameResult>
        <CityResult>NotSet</CityResult>
      </AVSResult>
      <BatchId
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">1919</BatchId>
      <CVResult
        xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotProcessed</CVResult>
    </ResubmitResult>
  </ResubmitResponse>
</s:Body>
</s:Envelope>

```

```

<CardLevel
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<DowngradeCode
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<MaskedPAN
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">411111XXXXXX1111</MaskedPAN>
<PaymentAccountDataToken
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">3e9c1427-7228-4221-a160-
b50ccc38338c7257dff5-70b7-4d9a-bf4d-801f714dca45</PaymentAccountDataToken>
<RetrievalReferenceNumber
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">838177410217</RetrievalReferenceNumber>
<Resubmit
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotSet</Resubmit>
<SettlementDate
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0001-01-01T00:00:00</SettlementDate>
<FinalBalance
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</FinalBalance>
<OrderId
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">10201</OrderId>
<CashBackAmount
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</CashBackAmount>
<PrepaidCard
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotSet</PrepaidCard>
<Expire
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">1018</Expire>
<ErrorType
  i:nil="true"
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<AuthorizationServerUrl
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<PaymentAuthorizationRequest
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<ProcessedAs3D
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">false</ProcessedAs3D>
<EMVDataResponse
  i:nil="true"
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<Level3Added
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">NotSet</Level3Added>
<BatchAmount
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">0.00</BatchAmount>
<LastPANDigits
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">1111</LastPANDigits>
<MessageAuthenticationCode
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<TokenInformation
  i:nil="true"
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<ForcePostCode
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<MerchantId
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">1</MerchantId>
<TerminalId
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">98765432101005</TerminalId>
<BankResponseCode
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
<InitialEncryptionKeys
  i:nil="true"
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"
  xmlns:c="http://schemas.evosnap.com/CWS/v2.0/Transactions/Encryption"/>
<IsPartialApproval
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">false</IsPartialApproval>
<EBTAvailableBalance
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
    <CashAvailableBalance>0.00</CashAvailableBalance>
    <SNAPAvailableBalance>0.00</SNAPAvailableBalance>
  </EBTAvailableBalance>
<IndustryType
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">Ecommerce</IndustryType>

```

```

<ThreeDSecureInformation
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">
  <XID>ICAgICAgICAgICAgICAxMTAyMDE=</XID>
  <Status>Y</Status>
  <CAVV>AAACBXUVCGhgFECHAxUIAAAAAA=</CAVV>
  <ECI>05</ECI>
</ThreeDSecureInformation>
<SystemTraceAuditNumber
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard">3N3E12QECKGZIPR</SystemTraceAuditNumber>
<MACTransmissionNumber
  xmlns="http://schemas.evosnap.com/CWS/v2.0/Transactions/Bankcard"/>
  <b:AdviceResponse>NotSet</b:AdviceResponse>
  <b:CommercialCardResponse>NotSet</b:CommercialCardResponse>
  <b:ReturnedACI>NotSet</b:ReturnedACI>
</ResubmitResult>
</ResubmitResponse>
</s:Body>
</s:Envelope>

```

REST Response Example

```

{
  "AdviceResponse" : "NotSet",
  "Amount" : 50.00,
  "Status" : "Successful",
  "CommercialCardResponse" : "NotSet",
  "CardType" : "Visa",
  "StatusCode" : "1",
  "ReturnedACI" : "NotSet",
  "FeeAmount" : 0.00,
  "StatusMessage" : "APPROVED",
  "ApprovalCode" : "05F68A",
  "TransactionId" : "752DF852112945E1866D97E8A3FF583E",
  "AVSResult" : {
    "ActualResult" : "0",
    "AddressResult" : "NotVerified",
    "StateResult" : "NotSet",
    "CountryResult" : "NotSet",
    "PostalCodeResult" : "NotVerified",
    "PhoneResult" : "NotSet",
    "CardholderNameResult" : "NotSet",
    "CityResult" : "NotSet"
  },
  "OriginatorTransactionId" : "11102",
  "BatchId" : "1920",
  "ServiceTransactionId" : "08982666",
  "CVResult" : "NotProcessed",
  "ServiceTransactionDateTime" : {
    "Date" : "2019-11-20",
    "Time" : "19:09:46.283",
    "TimeZone" : "-06:00"
  },
  "CardLevel" : "",
  "Addendum" : null,
  "DowngradeCode" : "",
  "CaptureState" : "Captured",
  "MaskedPAN" : "411111XXXXXX1111",
  "TransactionState" : "Captured",
  "PaymentAccountDataToken" : "dc317ac0-860f-45d5-875c-43f5e21d956620916d9f-8c3d-4199-b000-7e40c40ce127",
  "IsAcknowledged" : false,
  "RetrievalReferenceNumber" : "704128669491",
  "Reference" : "11102",
  "Resubmit" : "NotSet",
  "TransmissionNumber" : null,
  "SettlementDate" : "0001-01-01T00:00:00",
  "TransactionCode" : "",
  "FinalBalance" : 0.00,
  "HostMessageId" : ""
}

```

```

    "OrderId" : "10402",
    "Geolocation" : null,
    "CashBackAmount" : 0.00,
    "TerminalAccessToken" : null,
    "PrepaidCard" : "NotSet",
    "Expire" : "0122",
    "ErrorType" : null,
    "AuthorizationServerUrl" : "",
    "PaymentAuthorizationRequest" : "",
    "ProcessedAs3D" : true,
    "EMVDataResponse" : null,
    "Level3Added" : "NotSet",
    "LastPANDigits" : "1111",
    "BatchAmount" : 0.00,
    "MessageAuthenticationCode" : "",
    "TokenInformation" : null,
    "ForcePostCode" : "",
    "MerchantId" : "1",
    "TerminalId" : "98765432101005",
    "BankResponseCode" : "",
    "InitialEncryptionKeys" : null,
    "IsPartialApproval" : false,
    "EBTAvailableBalance" : {
        "CashAvailableBalance" : 0.00,
        "SNAPAvailableBalance" : 0.00
    },
    "IndustryType" : "Ecommerce",
    "ThreeDSecureInformation" : null,
    "SystemTraceAuditNumber" : null,
    "MACTransmissionNumber" : ""
}
}

```

Client Application

The screenshot shows a Windows command-line interface window with the title bar "file:///C:/SourceCode/SampleCode/CWS Client App/CWS Client App 2.1.29/bin/Debug/CWS Client...". The window contains the following log output:

```

Session token created
ServiceInfo returned
Merchant data saved
App ID saved in Settings: 36563
Sending transactions...

TransactionData.Is3DSecure = True
Bankcard AuthorizeAndCapture processed successfully.
Status Message: 3D Eligible
StatusCode: 3D
TxnGuid: 140AB355EB134D929005919CC3EAFFE68

Card and merchant are 3D Eligible. Send PaReq to ACS URL in response:

AuthorizationServerUrl:
https://acs.uat.evopayments.com/

PaymentAuthorizationRequest:
eJxUUdluwjAQ/BXEB8QHRwEtlsIh1YdQCulDnyrLrCCocYLjcPTrsQ0p7UqRdmaPjGch3RvE2QZU
bVBAg1Uld9jKtuM2451ur/8yGFLG+20Bq3iNRwEnNFUWaMEiGnEgDXSjRu2ltgKkOk4MSzEMaeQB
IUEzmIL0ukm/lh/JZL4GcqdfyxxFipUthSUAAgGqqLU1VzHoUiANGNp8i7215YiQ8/kc4amotCwj
UeRAfA3IU8mq9ln1d12yrUhM4134ZvNr8vP01gfUfUvjs3L4HAPxHbCUFgWnbEA7tN/ifNSjI+7e
EHiQuRchGI2oU/RAUPqfxE3JU/4y4lw1qFXzjAYBXspCo+twJv7mQJ6Sp6/eSmWdQ8yFNzIAP5k5
J3iP3Uc9AOlbyeNGzoJwR5f9u+8NTiei6Q==

```

ACS Emulator

EVO Snap™

TODO: EVO Snap® 3D Secure Documentation

3D Secure - Security Screen Simulator

Simulated by **EVO Snap™**

Please enter your PaReq here:

```
eJxVld1u6jAMfZKwB6lT81nA1JH742LTvR9k6ZdVokFRNisLSbrCnn40tGOTEnhPnZ0jvh1YIjS
/6R80w0zz3pFUAla0lEU0jw1vSM545KV0vRqul/v1s83PMzca1vDEUYIA+R2ow57RTw+v02arpg
ZBpYoQeYkVmkr6rYz5Vyg0HwcvquXFyLyXz6cOdVw12lumi1265pHE1AB0WFr1cy78016
LwzrbFkIxEmonnr81xfenatijzpu5f2qvTxbuXXZM/1m6f14+XeZ0imQvAMLH3h1c8-FwsX
DuS0nHTLsU545TGvB81R5hVVV/w5B9Jnpkv/Hgqj2vo1sNXBoR80TU1MYot/IkRhpLXL9507dg
nsasHvJ0st1amfdw0xA8HfpNsQn3jXL029PfF1m1TA=
```

Destination for PaRes (TermUrl):

Merchant Value (MD):

This is a simulator. A real 3D Secure payflow would not have a screen such as this. The PaReq would be posted directly to the ACS, which would display authentication information.
This page is provided for debugging convenience only.

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 Version 3.0.0 (28)

EVO Snap™

TODO: EVO Snap® 3D Secure Documentation

3D Secure - Security Screen Simulator

Simulated by **EVO Snap™**

Your Bank Logo

On this page you would submit your Verified by Visa password, MasterCard SecureCode, or other 3D secure credentials. However, as this is a simulator, the password box is disabled.

Merchant: Acme Widgets Co
Amount: 10.00
Date: 05/09/2018 12:47:31 UTC
Card Number: XXXX XXXX XXXX 0002
Personal Message: This would be a personally identifiable message you configured at your financial institution.

Password: [Forgot your password?](#)

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 Version 3.0.0 (28)

EVO Snap®

TODO: EVO Snap® 3D Secure Documentation

3D Secure - Security Screen Simulator

Simulated by **EVO Snap®**

Authentication is complete. At this point, the Payer Authentication Response would be sent directly from the authentication system to your application (as configured in the PaReq sent to the ACS). As this is a simulator, you can see the values below:

Destination for PaRes:	https://mymerchantwebsite.com/listener/
Merchant Value (MD):	TXNID1234
PaRes:	
<pre>eJydedmSpE15Tt#0dLz1Hz09AS1SlLsdJjg7lsb4OboBsX+9E2GYtfatn6k5InAQoampqOk5xw PpxyzLz901mz6Ob0rJ1vbt9fj17y3o/05181SVsgGP7t487Y2XT10epnH4py/23Runau1/1f +f/41+Q09vz1n1Njcb9/08J1l+rH8j8At51+gH7zFXTkD/Dfy+sHeot=7/cf0G8N7-/Pg-1bKse3 2S0Q0 9Ahv3xv e30038ARe6FluRxvru/jhEVyj1cJ5PKQhSAK705N/PB5xz18tH1bFYODmWiz/1Xp12Gs5-LTTPrhng /pHfXoawuf/fdnV02/dJdnftt7tp1/+x57z81QK7r1f5n0IVQoQew0B9QfDf6pK//r791nZ0+7z4 dshF/dDXvVwix3xN631s313P9br=x3wUJh+oyKO2ba/eMw+48UwFt/FpgCHoNCfB/1duu=1139P f7z1f0x1/L1UoUxBL903DyVlc5Szq77m/!fV+j32c1CRTbN/5cOf3b2+mg/431x86+kQfUcm+va/C 75C3K6EH8+9TPOfCLz/bfff#gH7N8Ef6Py/g16F8d8dxvCQsaIuFuun7c/GlsjGn10z4smalB1iu cdulVomL/MAd6/uJ4+ssW3g2zydgV1Qspit/1FFGrd2g1unGE2RSDWwSwG+V71DhVyo/c/tTVHvYL UAu1o28dAn4nBSHmQScdsqayzj11zIPowSmDh198av1Q01Exe6UNWW1svc+1tFQnpxru/FtaFe skHxKPxh111P9324o3+5gt0TUx60P9ohbps64UxQkmVmkb1+7+Mr14yMLed8B1QfN</pre>	
<input type="button" value="Forward to Destination"/>	
<p>This is a simulator. Submitting this form will forward the above message to the configured destination.</p>	

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Version 3.0.0 (28)

Trigger Values

The MPI Emulator uses a combination of BankcardTransaction/TenderData/CardData/PAN, BankcardTransaction/TransactionData/Amount, BankcardTransaction/TransactionData/Is3DSecure, and Resubmit3DSecure/PaymentAuthorizationResponse values to simulate various 3-D Secure processes.

Test Case 1 - Successful Authentication and Authorization

This test simulates processing when both authentication and authorization are successful.

> Submit either Authorize() or AuthorizeAndCapture() with the following values:

- BankcardTransaction/TenderData/CardData/PAN = 4111111111111111
- BankcardTransaction/TransactionData/Amount = Any
- BankcardTransaction/TransactionData/Is3DSecure = true

> The emulator will return a recoverable error response with:

- BankcardTransactionResponse/StatusCode = 3D
- BankcardTransactionResponse/StatusMessage = 3D Eligible
- BankcardTransactionResponse/ErrorType = 3DAuthReq
- BankcardTransactionResponse/AuthorizationServerUrl = <https://acs.uat.evopayments.com/>

- BankcardTransactionResponse/PaymentAuthorizationRequest = Value received from the MPI
- > Resubmit the original transaction, adding the Resubmit3DSecure/PaymentAuthorizationResponse value obtained from you using the test form POST above or the sample value listed above.
- The emulator will return an approved authorization response
 - BankcardTransactionResponse/ProcessedAs3D = true

Test Case 2 - Unable to Verify Enrollment

This test simulates processing when it cannot be established whether the cardholder is enrolled for 3-D Secure, merchant can retry without 3-D Secure.

- > Submit either Authorize() or AuthorizeAndCapture() with the following values:
- BankcardTransaction/TenderData/CardData/PAN = 4012001038488884
 - BankcardTransaction/TransactionData/Amount = Any
 - BankcardTransaction/TransactionData/Is3DSecure = true
- > The emulator will return a declined authorization response.

Test Case 3 - Cardholder Not Participating

This test simulates processing for a cardholder not enrolled for 3-D Secure, but authorization is successful.

- > Submit either Authorize() or AuthorizeAndCapture() with the following values:
- BankcardTransaction/TenderData/CardData/PAN = 5454545454545454
 - BankcardTransaction/TransactionData/Amount = Any
 - BankcardTransaction/TransactionData/Is3DSecure = true
- > The emulator will return an approved authorization response.
- BankcardTransactionResponse/ProcessedAs3D = true

Test Case 4 - Successful Merchant Attempt

This test simulates processing when the merchant attempts to authenticate the cardholder but the cardholder is not enrolled. Authorization is successful.

- > Submit either Authorize() or AuthorizeAndCapture() with the following values:
- BankcardTransaction/TenderData/CardData/PAN = 4111111111111111
 - BankcardTransaction/TransactionData/Amount = \$70.00
 - BankcardTransaction/TransactionData/Is3DSecure = true
- > The emulator will return a recoverable error response with:
- BankcardTransactionResponse/StatusCode = 3D
 - BankcardTransactionResponse/StatusMessage = 3D Eligible
 - BankcardTransactionResponse/ErrorType = 3DAuthReq

- BankcardTransactionResponse/AuthorizationServerUrl = <https://acs.uat.evopayments.com/>
- BankcardTransactionResponse/PaymentAuthorizationRequest = Value received from the MPI Emulator

> Resubmit the original transaction, adding the Resubmit3DSecure/PaymentAuthorizationResponse value obtained from you using the test form POST above, or the sample value listed above.

- The emulator will return an approved authorization response
- BankcardTransactionResponse/ProcessedAs3D = true

Test Case 5 - Authentication Failed: Customer failed or cancelled authentication

This test simulates when the customer fails or cancels the authentication process. Authorization is denied.

> Submit either Authorize() or AuthorizeAndCapture() with the following values:

- BankcardTransaction/TenderData/CardData/PAN = 4111111111111111
- BankcardTransaction/TransactionData/Amount = \$71.00
- BankcardTransaction/TransactionData/Is3DSecure = true

> The emulator will return a recoverable error response with:

- BankcardTransactionResponse/StatusCode = 3D
- BankcardTransactionResponse/StatusMessage = 3D Eligible
- BankcardTransactionResponse/ErrorType = 3DAuthReq
- BankcardTransactionResponse/AuthorizationServerUrl = <https://acs.uat.evopayments.com/>
- BankcardTransactionResponse/PaymentAuthorizationRequest = Value received from the MPI Emulator

> Resubmit the original transaction, adding the Resubmit3DSecure/PaymentAuthorizationResponse value obtained from you using the test form POST above, or the sample value listed above.

- The emulator will return an error authorization response
- Reason = Validation Errors Occurred
- ValidationErrors[0]/RuleMessage = Cardholder authentication failed. Unable to process as 3-D Secure transaction.

Test Case 6 - Authentication Could Not Be Performed

This test simulates processing when authentication cannot be completed, due to technical or other problem.

> Submit either Authorize() or AuthorizeAndCapture() with the following values:

- BankcardTransaction/TenderData/CardData/PAN = 4111111111111111
- BankcardTransaction/TransactionData/Amount = \$72.00
- BankcardTransaction/TransactionData/Is3DSecure = true

> The emulator will return a recoverable error response with:

- BankcardTransactionResponse/StatusCode = 3D
- BankcardTransactionResponse/StatusMessage = 3D Eligible
- BankcardTransactionResponse/ErrorType = 3DAuthReq
- BankcardTransactionResponse/AuthorizationServerUrl = <https://acs.uat.evopayments.com/>
- BankcardTransactionResponse/PaymentAuthorizationRequest = Value received from the MPI Emulator

> Resubmit the original transaction, adding the Resubmit3DSecure/PaymentAuthorizationResponse value obtained from you using the test form POST above, or the sample value listed above.

- The emulator will return an error authorization response
- Reason = Validation Errors Occurred
- ValidationErrors[0]/RuleMessage = 98: Transient system failure.(Connection to DB failed.)

3-D Secure Test Cases

The tables below denote the different test cases and triggers for 3-D Secure for the card brands Visa, MasterCard, Maestro, American Express, JCB, Diners Club, and Discover.

Visa

Test Case	Card Number	Amount	VERes Enrolled	PARes Status	Name
1	40000000000000002	*	Y	Y	Verified by Visa Card Enrolled: Successful Authentication
	400000000000000022	*	Y		
2	400000000000000010	\$76.00	Y		Verified by Visa Card Enrolled: Successful Authentication but Invalid PARes
	400000000000000071	\$76.00	Y		
3	400000000000000063	\$70.00	Y	A	Verified by Visa Card Enrolled: Attempts Processing
4	400000000000000036	\$72.00	Y	U	Verified by Visa Card Enrolled: Incomplete Authentication
	400000000000000055	\$72.00	Y		
5	4000000000000028	\$71.00	Y	N	Verified by Visa Card Enrolled: Unsuccessful Authentication
	4000000000000048	\$71.00	Y		
6	4000008531947799	\$71.00	Y	N	Verified by Visa Card Enrolled: Unsuccessful Authentication (Customer Exited)
7	4000000000000069	*	U		Verified by Visa Card Enrolled: Unavailable Authentication
	400000000000000014	*	U		
8	4000000000000093	\$76.00	Y		Verified by Visa Card Enrolled: Authentication Error
	400000000000000006	\$76.00	Y		
9	4000000000000051	*	N		Verified by Visa Card Not Enrolled
	400000000000000030	*	N		
10	4000000000000044	*	TIME OUT		Verified by Visa Enrollment Check: Time-Out
11	4000000000000085	*	U		Verified by Visa Enrollment Check Error (Error response)
	4000000000000077	*	U		Verified by Visa Enrollment Check Error (Incorrect Configuration: Unable to Authenticate)
12	4000180000000002	*	Y	Y	Verified by Visa Enrollment RIBA_PASS



13	4000180000000028	\$71.00	Y	N	Verified by Visa Enrollment RIBA_PASS: Unsuccessful Authentication
14	4000260000000002	*	Y	Y	Verified by Visa Enrollment RIBA
15	4000260000000028	\$71.00	Y	N	Verified by Visa Enrollment RIBA: Unsuccessful Authentication

MasterCard

Test Case	Card Number	Amount	VERes Enrolled	PARes Status	Name
16	5200000000000007	*	Y	Y	Mastercard SecureCode Card Enrolled: Successful Authentication
17	5200000000000015	\$76.00	Y		Mastercard SecureCode Card Enrolled: Successful Authentication but Invalid PARes
18	5200000000000012	\$70.00	Y	A	Mastercard SecureCode Card Enrolled: Attempts Processing (contains card enrollment during purchase numbers)
	52000000000000106	\$70.00	Y	A	
19	5200000000000031	\$72.00	Y	U	Mastercard SecureCode Card Enrolled: Incomplete Authentication (without auth window number)
20	5200000000000023	\$71.00	Y	N	Mastercard SecureCode Card Enrolled: Unsuccessful Authentication
21	5641821000010028	\$71.00	Y	N	Mastercard SecureCode Card Enrolled: Unsuccessful Authentication (Customer Exited)
22	5200000000000064	*	U		Mastercard SecureCode Card Enrolled: Unavailable Authentication
23	5200000000000098	\$76.00	Y		Mastercard SecureCode Card Enrolled: Authentication Error
24	5200000000000049	*	TIME OUT		Mastercard SecureCode Enrollment Check Time-Out
25	5200000000000080	*	U		Mastercard SecureCode Enrollment Check Error
26	5200180000000007	*	Y	Y	Mastercard SecureCode RIBA_PASS
27	5200180000000023	\$71.00	Y	N	Mastercard SecureCode RIBA_PASS: Unsuccessful Authentication
28	5200260000000007	*	Y	Y	Mastercard SecureCode RIBA
29	5200260000000023	\$71.00	Y	N	Mastercard SecureCode RIBA: Unsuccessful Authentication

Maestro

Test Case	Card Number	Amount	VERes Enrolled	PARes Status	Name
30	6759410000006404	*	Y	Y	Maestro SecureCode Card Enrolled: Successful Authentication
31	6331101234567892	\$76.00	Y		Maestro SecureCode Card Enrolled:



					Successful Authentication but Invalid PARes (without authentication window)
32	5600000000000000193	\$70.00	Y	A	Maestro SecureCode Card Enrolled: Attempts Processing (card enrollment during purchase)
33	6331101250353227	\$72.00	Y	U	Maestro SecureCode Card Enrolled: Incomplete Authentication (without authentication window)
34	6331100610194313	\$71.00	Y	N	Maestro SecureCode Card Enrolled: Unsuccessful Authentication (without authentication window)
35	6331100266977839	*	??		Maestro SecureCode Card Enrolled: Unavailable Authentication
36	560000511607577094	\$76.00	Y	??	Maestro SecureCode Card Enrolled: Authentication Error (without authentication window)
37	560000841211092515	*	U	Y	Maestro SecureCode Enrollment Check Error

American Express

Test Case	Card Number	Amount	VERes Enrolled	PARes Status	Name
38	371449111020228	*	Y	Y	American Express SafeKey Card Enrolled: Successful Authentication
39	340000000006022	\$76.00	Y		American Express SafeKey Card Enrolled: Successful Authentication but Invalid PARes
40	340000000003391	\$70.00	Y	A	American Express SafeKey Card Enrolled: Attempts Processing (without authentication window)
	344400000000569	\$70.00	Y	A	American Express SafeKey Card Enrolled: Attempts Processing (card enrollment option during purchase)
41	340000000002302	\$72.00	Y	U	American Express SafeKey Card Enrolled: Incomplete Authentication (without authentication window)
42	340000000000033	\$71.00	Y	N	American Express SafeKey Card Enrolled: Unsuccessful Authentication (without authentication window)
43	340000000007780	*	U		American Express SafeKey Card Enrolled: Unavailable Authentication
44	340000000009299	\$76.00	Y	??	American Express SafeKey Card Enrolled: Authentication Error
45	340000000008135	*	N		American Express SafeKey Card Not Enrolled
46	340000000008309	*	TIME OUT		American Express SafeKey Enrollment Check: Time-Out
47	340000000007244	*	U	Y	American Express SafeKey Enrollment Check Error



JCB

Test Case	Card Number	Amount	VERes Enrolled	PARes Status	Name
48	3569990010083722	*	Y	Y	JCB J/Secure Card Enrolled: Successful Authentication (without authentication window)
49	3569990010083748	\$76.00	Y		JCB J/Secure Card Enrolled: Successful Authentication but Invalid PARes (Signature Failure)
50	3569960010083758	\$70.00	Y	A	JCB J/Secure Card Enrolled: Attempted Authentication
51	3541599998103643	\$72.00	Y	U	JCB J/Secure Card Enrolled: Incomplete Authentication (Unavailable) (without authentication window)
52	3569990110083721	\$71.00	Y	N	JCB J/Secure Card Enrolled: Failed Authentication (without authentication window)
53	3541599999103865	*	U		JCB J/Secure Card Enrolled: Unavailable Authentication
54	3541599999103881	\$76.00	Y		JCB J/Secure Card Enrolled: Authentication Error Processing PARes
55	3569970010083724	*	N		JCB J/Secure Card Not Enrolled
56	3569980010083723	*	TIME OUT		JCB J/Secure Enrollment Check: Time-Out
57	3541599969103614	*	U	Y	JCB J/Secure Enrollment Check: Lookup Error Processing Message Request

Diners Club

Test Case	Card Number	Amount	VERes Enrolled	PARes Status	Name
58	3005000000006246	*	Y	Y	Diners Club ProtectBuy Card Enrolled: Successful Authentication
59	3005000000004373	\$76.00	Y		Diners Club ProtectBuy Card Enrolled: Successful Authentication but Invalid PARes
60	3005000000005271	\$70.00	Y	A	Diners Club ProtectBuy Card Enrolled: Attempts Processing
61	3005000000007376	\$72.00	Y	U	Diners Club ProtectBuy Card Enrolled: Incomplete Authentication
62	3005000000005925	\$71.00	Y	N	Diners Club ProtectBuy Card Enrolled: Unsuccessful Authentication
63	3005000000006030	*	U		Diners Club ProtectBuy Card Enrolled: Unavailable Authentication
64	3005000000005602	\$76.00	Y		Diners Club ProtectBuy Card Enrolled: Authentication Error
65	3005000000007269	*	N		Diners Club ProtectBuy Card Not Enrolled
66	3005000000001890	*	TIME OUT		Diners Club ProtectBuy Enrollment Check: Time-Out
67	3005000000009877	*	U		Diners Club ProtectBuy Enrollment Check Error (Error response)

	3005000000004837	*	U	Y	Diners Club ProtectBuy Enrollment Check Error (Incorrect Configuration: Unable to Authenticate)
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Discover

Test Case	Card Number	Amount	VERes Enrolled	PARes Status	Name
68	6011000000000004	*	Y	Y	Discover ProtectBuy Card Enrolled: Successful Authentication
69	6011000000000012	\$76.00	Y		Discover ProtectBuy Card Enrolled: Successful Authentication but Invalid PARes
70	6011000000000038	\$70.00	Y	A	Discover ProtectBuy Card Enrolled: Attempts Processing
71	6011000000000103	\$72.00	Y	U	Discover ProtectBuy Card Enrolled: Incomplete Authentication
72	6011000000000020	\$71.00	Y	N	Discover ProtectBuy Card Enrolled: Unsuccessful Authentication
73	6011000000000061	*	U		Discover ProtectBuy Card Enrolled: Unavailable Authentication
74	6011000000000095	\$76.00	Y		Discover ProtectBuy Card Enrolled: Authentication Error
75	6011000000000053	*	N		Discover ProtectBuy Card Not Enrolled
76	6011000000000046	*	TIME OUT		Discover ProtectBuy Enrollment Check: Time-Out
77	6011000000000087	*	U		Discover ProtectBuy Enrollment Check Error (Error response)
	6011000000000079	*	U	Y	Discover ProtectBuy Enrollment Check Error (Incorrect Configuration: Unable to Authenticate)

Glossary of Technical Terms

Term	Definition
Access Control Server (ACS)	Server used to facilitate the process of cardholder authentication
Addin	Extra features added to the EVO Snap* platform for generating 3-D Secure transactions
Directory Server (DS)	Server the merchant contacts at the time of purchase to check for enrollment in the 3-D Secure service
Payer Authentication Request (PaReq)	Request sent by the merchant to the ACS for the cardholder to authenticate themselves
Payer Authentication Response (PaRes)	Response sent by the ACS containing the results of the cardholder authentication

Reference Information

For additional information, please visit the EVO Snap* Support site at <http://www.evosnap.com/support/> or contact your EVO Technical Support representative.