



# 3-D Secure 2.0 Updates to TRON Sandbox Test Kit

## SCA Challenge Soft Decline Trigger Values

All of the triggers listed in this section will return BankcardTransactionResponse/StatusCode = "-xxx719" (where xxx denotes the transaction type and 719 is the decline code), BankcardTransactionResponse/StatusMessage = "Soft decline - SCA required" and BankcardTransactionResponse/ThreeDSInformation/SCARequired = "true", and must have the following:

- > BankcardTransaction/TenderData/CardType can be Visa, 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/ThreeDSDData/ExemptionInfo/IsLowValue = "true" and BankcardTransaction/TransactionData/Amount = "1012.00" or "1014.00"
Low Risk Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSDData/ExemptionInfo/IsLowRisk = "true" and BankcardTransaction/TransactionData/Amount = "1012.00" or "1014.00"
Recurring Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSDData/ExemptionInfo/IsRecurring = "true" and BankcardTransaction/TransactionData/Amount = "1020.00" or "1022.00"
Delegated SCA Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSDData/ExemptionInfo/IsDelegatedSCA = "true" and BankcardTransaction/TransactionData/Amount = "1024.00" or "1026.00"
Whitelisted Exemption soft decline	BankcardTransaction/TransactionData/ThreeDSDData/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 = "-xxx705" (where xxx denotes the transaction type and 705 is the decline code) and BankcardTransactionResponse/StatusMessage = "Authorization declined". BankcardTransactionResponse/ThreeDSInformation/SCARequired will NOT be set.

The 3 ecommerce triggers will return BankcardTransactionResponse/StatusCode = "-xxx719" (where xxx denotes the transaction type and 719 is the decline code), BankcardTransactionResponse/StatusMessage = "Soft decline - SCA required" and BankcardTransactionResponse/ThreeDSInformation/SCARequired = "true". BankcardTransaction/TenderData/CardType can be Visa, 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/ThreeDSData/IsInterRegionalTransaction = "true" and BankcardTransaction/TransactionData/Amount = "720.00".
IsAnonymousPrepaidTransaction soft decline	BankcardMerchantData/IndustryType = "Ecommerce" and BankcardTransaction/TransactionData/ThreeDSData/IsAnonymousPrepaidTransaction = "true" and BankcardTransaction/TransactionData/Amount = "730.00".
MOTO hard decline	BankcardMerchantData/IndustryType = "MOTO" and BankcardTransaction/TransactionData/Amount = "710.00".