

## Summary of Direct API changes to implement 3DS2

**M = Mandatory**

**R = Recommended (optional but highly recommended)**

**O = Optional**

**C = Conditional**

### Hosted Payment Page - General Merchant Set Up

Field	Details	Use Case 1.01 - minimum mandatory changes to be compliant	Use Case 1.02 - additional data to increase the likelihood of a customer frictionless flow (recommended)
To differentiate if the customer is using 'MOBILE' or 'DESKTOP'	Changed to mandatory - if you already send no change	M	M
<ul style="list-style-type: none"> <li>• userDevice</li> </ul>			
Customer Address Data:	Changed to Mandatory in Europe - if you already send no change	M	M
<ul style="list-style-type: none"> <li>• customerAddressHouseName / HouseNumber / Flat</li> <li>• customerAddressStreet</li> <li>• customerAddressCity</li> <li>• customerAddressPostalCode</li> <li>• customerAddressCountry</li> <li>• customerAddressState</li> </ul>			
<ul style="list-style-type: none"> <li>• userAgent</li> </ul>	Changed to mandatory - if you already send no change	M	M
<ul style="list-style-type: none"> <li>• customerBrowser</li> </ul>	New Field	M	M
The merchant URL that will make the actual Payment Action Request from the customer device/laptop	Changed to mandatory - if you already send no change	M	M
<ul style="list-style-type: none"> <li>• allowOriginUrl</li> </ul>			
IP address of the customer	Changed to mandatory - if you already send no change	M	M
<ul style="list-style-type: none"> <li>• customerIPAddress</li> </ul>			
Customer details that you hold from their account data	New field to increase the likelihood of a frictionless flow		R
<ul style="list-style-type: none"> <li>• customerAccountInfo</li> </ul>			
Detail on how the customer logged onto their site	New field to increase the likelihood of a frictionless flow		R
<ul style="list-style-type: none"> <li>• merchantAuthInfo</li> </ul>			
Addition of a field to assist in risk assessment based on the transaction type			O (R if the data is available)
<ul style="list-style-type: none"> <li>• merchantRiskIndicator</li> </ul>			

**Hosted Payment Page - if you use any of the below functionalities/features, you will need to make changes as outlined below**



<p>Details on how the customer logged onto the site</p> <ul style="list-style-type: none"> <li>• merchantAuthInfo</li> </ul>	<p>New recommended field which increases the likelihood of a frictionless flow</p>	R	R	R	R	R	R	R	R	R	R
<p>Addition of a field to assist in risk assessment based on the transaction type</p> <ul style="list-style-type: none"> <li>• merchantRiskIndicator</li> </ul>	<p>New recommended field which increases the likelihood of a frictionless flow</p>	R	R	R	R	R	R	R	R	R	R
<p>Provided the reason the transaction is COF</p> <ul style="list-style-type: none"> <li>• cardOnFileReason</li> </ul>	<p>New mandatory field</p>	C			M (R)	M (C)	M (C)	M (C)	M (C)	M (C)	M (C)
<p>Provides information on challenge preference / details</p> <ul style="list-style-type: none"> <li>• merchantChallengeInd</li> </ul>	<p>New field that is mandatory in certain scenarios</p>	M (02)	M (03)	M (09)	O (03) or Omit	O (03) or Omit	M (03)	M (07)	M (02)	M (03)	M (09)
<p>Last Expected date of the recurring payment plan</p> <ul style="list-style-type: none"> <li>• mmpRecurringExpiry</li> </ul>	<p>New field that is mandatory in certain scenarios</p>				M						
<p>Frequency of the plan</p> <ul style="list-style-type: none"> <li>• mmpRecurringFrequency</li> </ul>	<p>New field that is mandatory in certain scenarios, options:  “1” for Daily or less than a week  “7” for Weekly or less than a month  “28” for Monthly or greater</p>				M						
<p>To provide details regarding either an already authenticated transaction of the related authentication on a subsequent COF transaction</p> <ul style="list-style-type: none"> <li>• merchantPriorityAuthInfo</li> </ul>	<p>New field that is mandatory in certain scenarios</p>							R	R	R	R