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' • userDevice | Changed to mandatory - if you already send no change | М | М | | |
| Customer Address Data: customerAddressHouseName / HouseNumber / Flat customerAddressStreet customerAddressCity customerAddressPostalCode customerAddressCountry customerAddressState | Changed to Mandatory in Europe - if you already send no change | M | М | | |
| • userAgent | Changed to mandatory - if you already send no change | М | М | | |
| customerBrowser | New Field | M | M | | |
| The merchant URL that will make the actual Payment Action Request from the customer device/laptop • allowOriginUrl | Changed to mandatory - if you already send no change | М | М | | |
| IP address of the customer • customerIPAddress | Changed to mandatory - if you already send no change | М | М | | |
| Customer details that you hold from their account data • customerAccountInfo | New field to increase the likelihood of a frictionless flow | | R | | |
| Detail on how the customer logged onto their site • merchantAuthInfo | New field to increase the likelihood of a frictionless flow | | R | | |
| Addition of a field to assist in risk assessment based on the transaction type | | | O (R if the data is available) | | |
| merchantRiskIndicator | | | | | |

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

| Field details | Details | 1.03 - Returnin g custome r using COF (Card on File) | 1.04 - Request challeng e is made for that transacti on | 1.05 - Request challeng e with merchan t whitelist selection | 1.06 - Merchant Managed Recurrin g Payment plan set up request | 1.07 - IPG Managed Recurrin g Payment plan set up request | 1.08 - Initial transacti on on Stored Card or One- Click | 1.09 - Subsequ ent (2+) Stored Card or One- Click transacti on | 1.10 - No challeng e Requeste d on a Stored Card or One- Click transacti on | 1.11 - Challeng e Requeste d on a Stored Card or One- Click transacti on | 1.12 Request challeng e with merchan t whitelist selection with a Stored Card or One- Click transacti on |
|---|---|---|--|---|--|---|---|--|---|--|--|
| To differentiate if the customer is using 'MOBILE' or 'DESKTOP' | Mandatory for 3DS2 - if already sent no change | М | М | М | М | М | М | М | М | М | М |
| Customer Address Data: • customer Add ressHouseN ame / HouseNumb er / Flat • customer Add ressStreet • customer Add ressCity • customer Add ressPostalCo de • customer Add ressCountry • customer Add ressSCountry | Mandatory in Europe | М | M | М | M | M | M | М | М | M | M |
| userAgent | Changed to mandatory - so if you already send no change | М | M | М | М | М | М | М | М | М | М |
| customerBro wser | New Field | М | М | М | М | М | М | М | М | М | М |
| The merchant url where we will send the details of the transaction result • merchantNoti ficationUrl | Changed to mandatory - so if you already send no change | М | М | М | М | М | М | М | М | М | М |
| The merchant URL that will make the actual Payment Action Request from the customer device /laptop | Changed to mandatory - so if you already send no change | M | M | М | М | М | М | М | M | М | М |
| The customer's IP address • customerIPA ddress | Changed to mandatory - so if you already send no change | М | М | М | М | М | М | М | М | М | M |
| Customer details that you hold from their account data • customerAcc ountInfo | Recommended to increase likelihood of a customer frictionless flow | R | R | R | R | R | R | R | R | R | R |

| Details on how the customer logged onto the site • merchantAut hInfo | New recommended field which increases the likelihood of a frictionless flow | R | R | R | R | R | R | R | R | R | R |
|--|---|--------|--------|--------|-------------------|-------------------|--------|--------|--------|--------|--------|
| Addition of a field to assist in risk assessment based on the transaction type • merchantRis kIndicator | New recommended field which increases the likelihood of a frictionless flow | R | R | R | R | R | R | R | R | R | R |
| Provided the reason the transaction is COF • cardOnFileR eason | New mandatory field | С | | | M (R) | M (C) | M (C) | M (C) | M (C) | M (C) | M (C) |
| Provides information on challenge preference / details • merchantCha llengeInd | New field that is mandatory in certain scenarios | M (02) | M (03) | M (09) | O (03) or Omit | O (03) or Omit | M (03) | M (07) | M (02) | M (03) | M (09) |
| Last Expected date of the recurring payment plan mmrpRecurringExpiry | New field that is mandatory in certain scenarios | | | | М | | | | | | |
| Frequency of the plan • mmrpRecurri ngFrequency | 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 | | | | М | | | | | | |
| To provide details regarding either an already authenticated transaction of the related authentication on a subsequent COF transaction • merchantPrio rAuthInfo | New field that is mandatory in certain scenarios | | | | | | | R | R | R | R |