Summary of Hosted Payment Page changes to implement 3DS2

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3 min read   Analytics

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	M	M
Customer Address Data: customerAddressHouseName / HouseNumber / Flat customerAddressStreet customerAddressCity customerAddressPostalCode	Changed to Mandatory in Europe - if you already send no change	M	M

customerAddressCountry customerAddressState			
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	M	M
IP address of the customer customerIPAddress	Changed to mandatory - if you already send no change	M	M
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 merchantRiskIndicator			O (R if the data is available)

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 - Returning customer using COF	1.04 - Request challenge is made	1.05 - Request challenge with	1.06 - Merchant Manage	1.07 - IPG Managed Recurring Payment	1.08 - Initial transaction on	1.09 - Subsequent (2+) Stored	1.10 - No challenge Requested on a Stored Card	1.11 - Challenge Requested on a Stored Card	1.12 Request challenge with

(continued)		(Card on File)	for that transaction	merchant whitelist selection	d Recurring Payment plan set up request	plan set up request	Stored Card or One-Click	Card or One-Click transaction	or One-Click transaction	or One-Click transaction	merchant whitelist selection with a Stored Card or One-Click transaction
Field details	**Details**	**1.03 - Returning customer using COF (Card on File)**	**1.04 - Request challenge is made for that transaction**	**1.05 - Request challenge with merchant whitelist selection**	**1.06 - Merchant Managed Recurring Payment plan set up request**	**1.07 - IPG Managed Recurring Payment plan set up request**	**1.08 - Initial transaction on Stored Card or One-Click**	**1.09 - Subsequent (2+) Stored Card or One-Click transaction**	**1.10 - No challenge Requested on a Stored Card or One-Click transaction**	**1.11 - Challenge Requested on a Stored Card or One-Click transaction**	**1.12 Request challenge with merchant whitelist selection with a Stored Card or One-Click transaction**
To differentiate if the customer is using 'MOBILE' or 'DESKTOP'	Mandatory for 3DS2 - if already	M	M	M	M	M	M	M	M	M	M

userDevice	sent no change										
Customer Address Data: customerAddressHouseName / HouseNumber / Flat customerAddressStreet customerAddressCity customerAddressPostalCode customerAddressCountry customerAddressState	Mandatory in Europe	M	M	M	M	M	M	M	M	M	M
The merchant url where we will send the details of the transaction result merchantNotificationUrl	Changed to mandatory - so if you already send no change	M	M	M	M	M	M	M	M	M	M
The merchant URL that will make the actual Payment Action Request from the customer device/laptop allowOriginUrl	Changed to mandatory - so if you already send no change	M	M	M	M	M	M	M	M	M	M
The customer's IP address customerIPAddress	Changed to mandatory - so if you	M	M	M	M	M	M	M	M	M	M

	already send no change										
Customer details that you hold from their account data customerAccountInfo	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 merchantAuthInfo	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 merchantRiskIndicator	New recommended field which increases the likelihood of a	R	R	R	R	R	R	R	R	R	R

	frictionless flow										
Provided the reason the transaction is COF cardOnFileReason	New mandatory field	C			M (R)	M (C)	M (C)	M (C)	M (C)	M (C)	M (C)
Provides information on challenge preference / details merchantChallengeInd	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				M						
Frequency of the plan mmrpRecurringFrequency	New field that is mandatory in certain scenarios, options: "1" for Daily or less than a week "7" for Weekly or less than a				M						

	month "28" for Monthly or greater										
To provide details regarding either an already authenticated transaction of the related authentication on a subsequent COF transaction merchantPriorAuthInfo	New field that is mandatory in certain scenarios							R	R	R	R