Legacy Merchant Hosted Card Payment with Acquirer Supported 3DS (Current)

3DS is used to add confidence that the payer is who they say they are and importantly in the event of a dispute liability shift to the Issuer.

				(2				
Payee (Merchan	t) PSP [Acquirer]	Payee (Merchant	t <mark>) [Acceptor] Site</mark>	Payer (Shopper) [C	ardholder] Browser	Browser Form Filler	Card Scheme Directory	Issuing Bank [Issuer] Website	Issuing Bank [Issuer]
			HT	TPS					
Establish Payment Obligation									
			Present Check-out p	age with Pay Button					
			1		Select Card Paymen	t Method			
			 		· ·		a		
				alt	Form Fill				
					User Fills Form				
			 				J		
Card Payment Initiation									
			Payment Initiation		- - -1				
		opt	Store Card						
	Authorise		· · -						
]			
	BIN to URL lookup (VAReq message)								
							Lookup URL	rom BIN	
			 				" PING"		
							✓ "PING" res	oonse	
			 		, , , ,				
	3DS redirect (PAReq message)								
			3DS redirect (PARed	q message) >	3DS invoke				
					3DS challenge			—	
					3DS response (PARe	es message)			
					3DS response (PAI				
			3DS response (PA	Res message)					
	3DS response (PARes me	essage)	- - -		 				
	Verification of PARes signat	ture							
			 		End of 3DS		- 		
	Authorisation Request				·				
	Authorisation Response		 						
	Authorisation Response		-		 				
					Notification				
			Result Page		 				
	Request for Settlement process (coul					batch (e.g. daily) or a	fter some days)		
alt] 				
	Capture		 						
	Auto Capture in batch proc	essing at end-of-day							
	Capture				1				
			! !						
			Provide products or	services					
Pavas (Marahar		Payoo (Marchard		-	ardholder] Browser	Browser Form Filler	Card Schome Directory	Lesuing Bank Desuart Website	
rayee (Merchan	t) PSP [Acquirer]	rayee (Merchan	t) [Acceptor] Site	(Browser Form Filler	Card Scheme Directory	Issuing Bank [Issuer] Website	Issuing Bank [Issuer]
				/	Υ.				