

3D-Secure Transaction flow



- 1** Cardholder selects goods or service that he would like to purchase
- 2** Cardholder clicks on the payment button and is redirected to the CS, enters card details
- 3** CS validates the transaction with the Merchant shop
- 4** CS validates card with Association (Visa, MasterCard)

- 5** CS sends requirement for cardholder authentication to Issuer via Cardholder browser
- 6** Issuing bank performs authentication with its Cardholder
- 7** Issuing bank passes the authentication result to CS via Cardholder browser
- 8** Based on the result of authentication Acquirer sends authorization request
- 9** CS sends a confirmation message to Merchant

Note: In case that cardholder is not involved into 3D-Secure solution, transaction is processed as a standard transaction. Responsibility of possible fraud is on issuer bank