



EMV 3DS 2 - Integration Methods

General information:

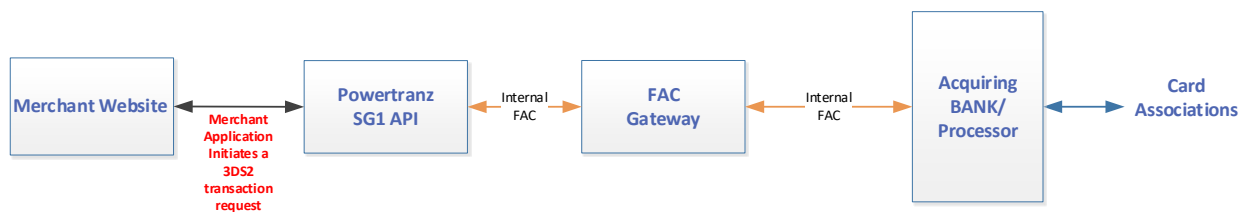
- EMV 3DS 2 was developed by EMVCo (card associations) to add additional security and less cardholder friction to the authentication process
- It requires that the merchant provide additional cardholder data as part of the authentication to the issuer – therefore re-integration is necessary
- Powertranz (sister company to First Atlantic Commerce) has developed and deployed a new 3DS 2 MPI service to meet the card associations requirements
- As part of the design, Powertranz has provided a new API end point to facilitate the 3DS 2 process which will also process the financial transaction through the current FAC gateway for basic transaction processing – see next slides for more information
- The process flows differ and there are requirements and new options for additional cardholder data as part of the authentication to the issuer – therefore re-integration is necessary.
- The hosted payment page function works with the new 3DS2 process however there is a need to add cardholder name and pages will have to be created under a new FACID.



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Method #1: Powertranz – 1 pass

This integration is NOT used for: Kount or FAC Recurring payments



Method #2: Powertranz/FAC – 2 pass

This integration to be used for: Kount or FAC Recurring payments

