

3D Secure 2.0 Credential on file

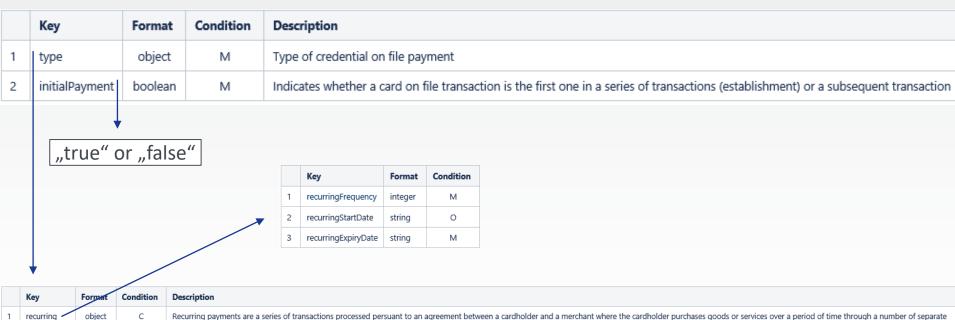
Team Merchant Services
Computop – the payment people



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Overview data elements



Value indicating the party that initiates a credential on file transaction that does not occur on a fixed schedule.

transactions, Please note that in the context of PSD2 and SCA requirements the European Banking Authority (EBA) describes recurring payments as a series of transactions with the same amount and with the same payee.

Values accpeted: CIT = Cutsomer Initiated Transaction MIT = Merchant Initiated Transaction

recurring

unscheduled.

object

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Recurring

```
"type": {
    "recurring": {
        "recurringFrequency": 30,
        "recurringStartDate": 2019-09-14",
        "recurringExpiryDate": 2020-09-14"
    }
},
"initialPayment": true
```

Unscheduled

```
{
    "type": {
        "unscheduled": "CIT"
    },
    "initialPayment": false
}
```

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Values for unscheduled transactions

CIT = Customer initiated transaction = Customer is present and performing the transaction actively **MIT** = Merchant initiated transaction = Customer is not present, merchant is performing the transaction

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Credential on file



Use cases and correct flagging

action - flows	incoming Paygate URL	type	3D - Authentication
1.) subscription payments			
first transaction - create subscription	PaySSL.aspx Paynow.aspx	recurring	YES
second transaction - subscription collection	direct.aspx	recurring	NO
2.) deposit - outstanding payment or AccVerify			
first transaction - deposit payment	PaySSL.aspx Paynow.aspx	unscheduled> CIT (Customer Initiated Transaction)	YES
second transaction - outstanding payment	direct.aspx	unscheduled > MIT (Merchant Initiated Transaction)	NO
3.) card payment - token storage / prefill agreement			
first transaction - token generation / collecting of goods	PaySSL.aspx Paynow.aspx	unscheduled> CIT (Customer Initiated Transaction)	YES
second transaction - token prefill on Paygate form	PaySSL.aspx Paynow.aspx	unscheduled> CIT (Customer Initiated Transaction)	YES
3.) card payment - standard purchasing			
first transaction - token generation / collecting of goods	PaySSL.aspx Paynow.aspx	not required, because initial standard payment without credentialOnFile agreement	YES