

3D Secure 2.0 Credential on file



Team Merchant Services
Computop – the payment people

Overview data elements

	Key	Format	Condition	Description
1	type	object	M	Type of credential on file payment
2	initialPayment	boolean	M	Indicates whether a card on file transaction is the first one in a series of transactions (establishment) or a subsequent transaction

„true“ or „false“

	Key	Format	Condition
1	recurringFrequency	integer	M
2	recurringStartDate	string	O
3	recurringExpiryDate	string	M

	Key	Format	Condition	Description
1	recurring	object	C	Recurring payments are a series of transactions processed pursuant to an agreement between a cardholder and a merchant where the cardholder purchases goods or services over a period of time through a number of separate 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.
2	unscheduled	string	C	Value indicating the party that initiates a credential on file transaction that does not occur on a fixed schedule. Values accepted: <ul style="list-style-type: none">• CIT = Customer Initiated Transaction• MIT = Merchant Initiated Transaction

Recurring

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

Unscheduled



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

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

3D Secure 2.0

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