

SA - 3-D Secure verification (3dscheck)

Checks the card for participation in the 3-D Secure procedure and initiates a 3-D Secure session if required.

Additionally, this request offers the possibility to store credit card data. In this case, the response submits what is known as a pseudo card number.

- Request "3dscheck"
 - Common Parameter
- Response "3dscheck"
 - Common Parameter
 - Parameter (VALID)
 - Parameter (ENROLLED)
 - Parameter (INVALID)
 - Parameter (ERROR)

Request "3dscheck"			
Common Parameter	Required	Format	Comment
aid	+		Sub-Account ID, defined by PAYONE FormatNUMERIC(5..6)
amount	+		Specifies the total gross amount of a payment transaction. Value is given in smallest currency unit, e.g. Cent of Euro; Pence of Pound sterling; Öre of Swedish krona. The amount must be less than or equal to the amount of the corresponding booking. FormatNUMERIC(1..10) Permitted values max. +/- 19 999 999 99
currency	+		Specifies currency for this transaction FormatLIST Permitted values ISO 4217 (currencies) 3-letter-codes SamplesEUR USD GBP

clearingtype	+		<p>FormatLIST</p> <table border="1"> <thead> <tr> <th>value</th> <th>Comment</th> <th>Description / Comments</th> </tr> </thead> <tbody> <tr> <td>elv</td> <td>Debit payment</td> <td> <p>According to the new regulation on the transfer of funds (Geldtransferverordnung) address data (name, street, zip, city) is mandatory for cross border bank transfers (EEA / EWR), e.g.: CH, SM, MC, PM, JE, GG. This is mandatory from 2017-11-19.</p> <p>Please use request "updateuser" to update customers address data.</p> <p>This means that the whole address for bank transfers needs to be provided.</p> </td> </tr> <tr> <td>cc</td> <td>Credit card</td> <td></td> </tr> <tr> <td>rec</td> <td>Invoice</td> <td></td> </tr> <tr> <td>cod</td> <td>Cash on delivery</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>vor</td> <td>Prepayment</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>sb</td> <td>Online Bank Transfer</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>wit</td> <td>e-wallet</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>fnc</td> <td>Financing</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> <tr> <td>csh</td> <td>Cash or Hybrid Payments</td> <td>not allowed for vauthorization, createaccess, updateaccess</td> </tr> </tbody> </table>	value	Comment	Description / Comments	elv	Debit payment	<p>According to the new regulation on the transfer of funds (Geldtransferverordnung) address data (name, street, zip, city) is mandatory for cross border bank transfers (EEA / EWR), e.g.: CH, SM, MC, PM, JE, GG. This is mandatory from 2017-11-19.</p> <p>Please use request "updateuser" to update customers address data.</p> <p>This means that the whole address for bank transfers needs to be provided.</p>	cc	Credit card		rec	Invoice		cod	Cash on delivery	not allowed for vauthorization, createaccess, updateaccess	vor	Prepayment	not allowed for vauthorization, createaccess, updateaccess	sb	Online Bank Transfer	not allowed for vauthorization, createaccess, updateaccess	wit	e-wallet	not allowed for vauthorization, createaccess, updateaccess	fnc	Financing	not allowed for vauthorization, createaccess, updateaccess	csh	Cash or Hybrid Payments	not allowed for vauthorization, createaccess, updateaccess
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exiturl	+		<p>Exit-URL to be forwarded after authentication on the ACS</p> <p>FormatCHAR(2..255)</p>																														
cardpan	o		<p>Primary account number of credit card</p> <p>FormatNUMERIC(13..19)</p> <div style="border: 1px solid #ccc; background-color: #f0e6e6; padding: 5px; margin-top: 10px;"> <ul style="list-style-type: none"> • if your system handles "cardpan" directly you can not be PCI DSS SAQ A compliant. • for simple PCI DSS SAQ A compliance please use PAYONE hosted iFrames together with pseudocardpan. </div>																														
pseudocardpan	o		<p>Pseudo primary account number for a credit card.</p> <p>FormatNUMERIC(16..19)</p>																														

cardtype	+		<p>Card type of credit card FormatLIST</p> <table border="1"> <thead> <tr> <th>value</th> <th>Comment</th> <th>BIN-Range for automatic card type detection</th> </tr> </thead> <tbody> <tr> <td>V</td> <td>Visa</td> <td>4</td> </tr> <tr> <td>M</td> <td>MasterCard</td> <td>51-55,2221-2720</td> </tr> <tr> <td>A</td> <td>American Express</td> <td>34, 37</td> </tr> <tr> <td>D</td> <td>Diners / Discover</td> <td>300-305,3095,36,38,39 601, 64, 65</td> </tr> <tr> <td>€</td> <td>Discover</td> <td></td> </tr> <tr> <td>J</td> <td>JCB</td> <td>3528-3589</td> </tr> <tr> <td>O</td> <td>Maestro International</td> <td>50, 56-58,602, 61, 620, 627, 63, 67</td> </tr> <tr> <td>P</td> <td>China Union Pay</td> <td>62212600-62299800,624-626, 6282-6288</td> </tr> <tr> <td>U</td> <td>UATP / Airplus</td> <td>1220, 1920 -> coming soon; not available yet</td> </tr> <tr> <td>G</td> <td>girocard</td> <td>68 *</td> </tr> </tbody> </table> <p>*girocard is currently only viable for e-commerce-payments via Apple Pay.</p>	value	Comment	BIN-Range for automatic card type detection	V	Visa	4	M	MasterCard	51-55,2221-2720	A	American Express	34, 37	D	Diners / Discover	300-305,3095,36,38,39 601, 64, 65	€	Discover		J	JCB	3528-3589	O	Maestro International	50, 56-58,602, 61, 620, 627, 63, 67	P	China Union Pay	62212600-62299800,624-626, 6282-6288	U	UATP / Airplus	1220, 1920 -> coming soon; not available yet	G	girocard	68 *
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cardexpiredate	+		<p>Credit card expiry date YYYYMM</p> <p>FormatNUMERIC(4), YYYYMM</p>																																	
cardcvc2	o		<p>Credit card security number FormatNUMERIC(3..4)</p> <p>For SAQ A compliance: PAYONE Frontend hosted iFrame must be used. This parameter must not be used.</p>																																	
storecarddata	-		<p>Specifies whether a pseudocardnumber shall be generated for later use (e.g. payment request) FormatLIST</p> <table border="1"> <thead> <tr> <th>Value</th> <th>Comment</th> </tr> </thead> <tbody> <tr> <td>no</td> <td>Card data is not stored</td> </tr> <tr> <td>yes</td> <td>Card data is stored, a pseudo card number is returned</td> </tr> </tbody> </table>	Value	Comment	no	Card data is not stored	yes	Card data is stored, a pseudo card number is returned																											
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language	-		<p>Language indicator (ISO 639) to specify the language that should be presented to the customer (e.g. for error messages, frontend display).</p> <p>If the language is not transferred, the browser language will be used. For a non-supported language English will be used.</p> <p>FormatLIST Permitted valuesISO 639-1 (Language) 2-letter-codes</p>																																	

Response "3dscheck"

Common Parameter	Required	Format	Comment
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status	+	Default	VALID card number valid INVALID card number invalid ENROLLED card participates ERROR request faulty
Parameter (VALID)			
xid	+		3-D Secure transaction ID (if the request "3dscheck" was used previous transactions), i.e.: <ul style="list-style-type: none"> value for "xid" is returned by request 3dscheck (optional request) and then has to be used for request authorization, preauthorization or createaccess in request data FormatCHAR(1..60)
pseudocardpan	o		Pseudo primary account number for a credit card. FormatNUMERIC(16..19)
truncatedcardpan	o		Masked cardpan, i.e. 411111xxxxx1111 (is returned if storecarddata=yes) FormatCHAR(13..19)
Parameter (ENROLLED)			
acsurl	+	AN..255	ACS URL -> redirect customer to this URL. Here the customer will have to complete 3-D authorization at his bank. -> add response-values for "termurl", "pareq" and "md" as post data while redirecting
termurl	+	AN.255	URL of the PAYONE Platform validation page -> add this response-value with key "TermUrl" to post data while redirecting to returned acsurl
pareq	+	AN..1000	Request message to ACS -> add this response-value with key "PaReq" to post data while redirecting to returned acsurl
md	+	N..12	"Merchant Data" includes the PAYONE Platform reference ID -> add this response-value with key "MD" to post data while redirecting to returned acsurl
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truncatedcardpan	o		Masked cardpan, i.e. 411111xxxxx1111 (is returned if storecarddata=yes) FormatCHAR(13..19)
Parameter (INVALID)			

errorcode	+		In case of error the PAYONE Platform returns an error code for your internal usage. FormatNUMERIC(1..6)
errormessage	+		In case of error the PAYONE Platform returns an error message for your internal usage. FormatCHAR(1..1024)
customermessage	-		The customermessage is returned to your system in order to be displayed to the customer. (Language selection is based on the end customer's language, parameter " language ") FormatCHAR(1..1024)

Parameter (ERROR)

errorcode	+		In case of error the PAYONE Platform returns an error code for your internal usage. FormatNUMERIC(1..6)
errormessage	+		In case of error the PAYONE Platform returns an error message for your internal usage. FormatCHAR(1..1024)
customermessage	-		The customermessage is returned to your system in order to be displayed to the customer. (Language selection is based on the end customer's language, parameter " language ") FormatCHAR(1..1024)