

Cardholder_info for 3DS 2.0

Introduction

The Card schemes, or more specifically the EMVCo are highly interested in providing secure Credit Card payments, in same time not jeopardizing the Customer experience and keeping the payment conversion rates high. If the Customer tries to pay with his Credit Card and he is not able to, it is most desirable that the Customer is informed about the reasons, so that he can correct what is required from his side.

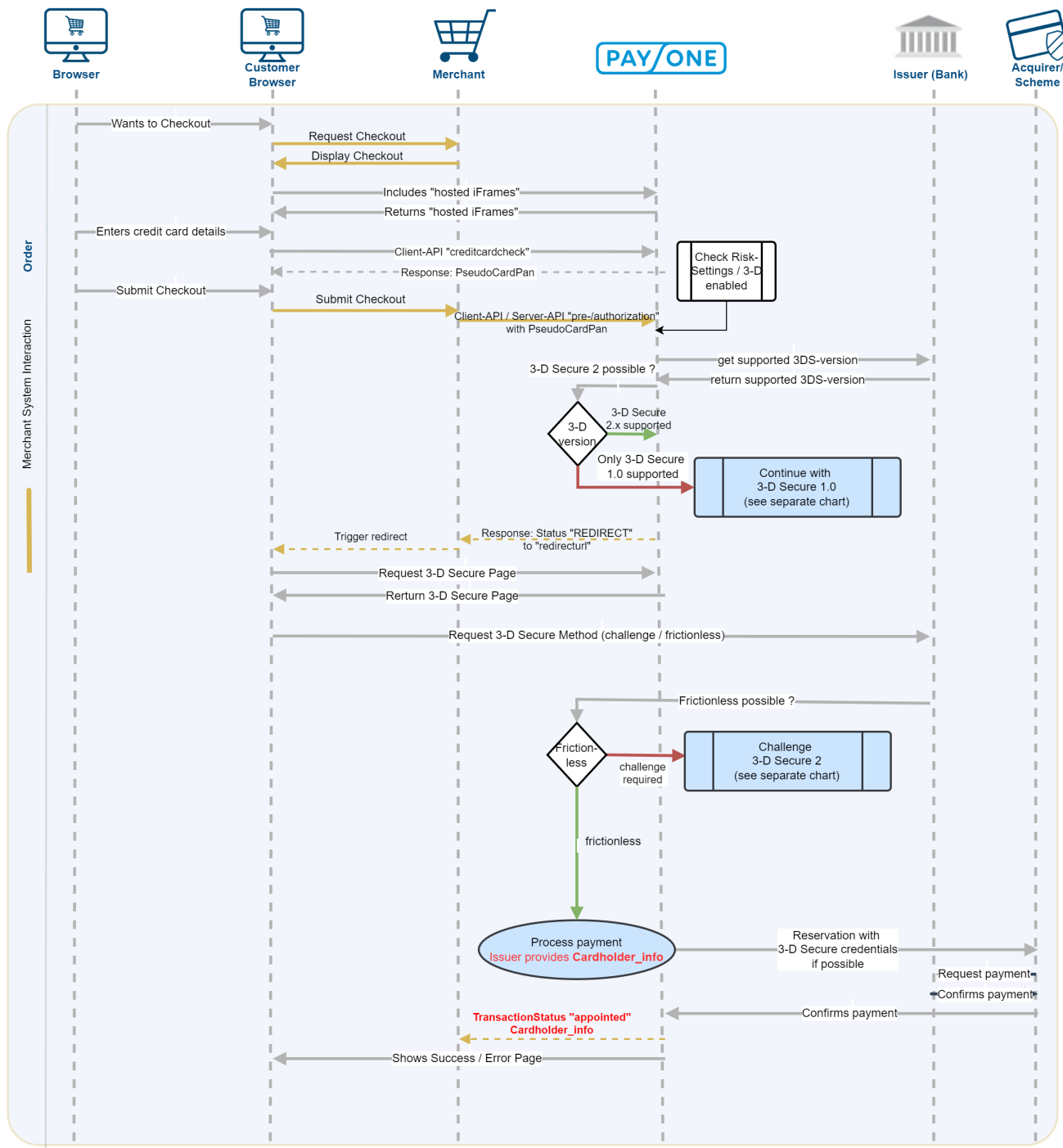
Issuers can use a text field (Cardholder Information Text) in EMV 3DS to provide additional information to cardholders when an authentication request can not be completed, for example:

“This transaction has been declined due to security reasons. For further details please contact number at the back of card.”

“Your transaction has not been processed. Please call us on 555-1234 so we can help you”

It provides a valuable opportunity for issuers to tell cardholders why their payment can not proceed and guide them to the necessary corrective action. Currently, it is optional for Merchants to display this text to cardholders in EMV 3DS 2.1 but becomes mandatory in EMV 3DS 2.2. It is always optional for Issuers to use it (unless using Decoupled Authentication – 2.2 Only).

Implementation



Transaction Status Notification details: [Parameter for the TransactionStatus query - Platform - PAYONE docs](#)

Test data

VISA	Mastercard	AMEX	Use case	Cardholder_info
4532993462191243	5227248189915672	343111216781956	Process with 3-D Secure 2.0 * <ul style="list-style-type: none"> No challenge, auth accepted ("frictionless") 	"Für künftige Zahlungen registrieren Sie Ihre Karte bitte auf unserer Webseite. Ihre Zahlung wurde erfolgreich abgeschlossen"

4499510096 392186	55353437732 42596	374309404 465067	Process with 3-D Secure 2.0 <ul style="list-style-type: none">• No challenge, auth declined ("frictionless")	"Your transaction has not been processed. Please call us on 555-1234 so we can help you"
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