3D Secure - ECI Codes(EN)

The ECI (Electronic Commerce Indicator) value is provided by the issuer (ACS). It indicates the level of authentication that has been performed on the trans authentication is transmitted in the authorization request and also determines whether a transaction benefits from liability protection.

Visa, American Express, Discover/Diners, JCB, Credit Cards (VISA), UPI

ECI	Description
05	Cardholder authentication successful (this includes successful authentication using risk-based authentication and/or a dynamic password)
06	Merchant attempted to authenticate the cardholder • For 3DS 1.0.2, the ECI 06 value may be utilized as an authentication response from the Issuer ACS, at the issuer's discretion. For example, i authentication may provide an ECI = 06 for a transaction that does not require step-up, also known as frictionless authentication. These issue for transactions that were successfully stepped-up. • For 3DS 2.0, the ECI 06 value can only be used to indicate that a "Merchant attempted to authenticate the cardholder".
07	Non-authenticated e-commerce transaction • technical errors • improper configuration • card and Issuing Bank are not secured by 3DS

MasterCard, Credit cards (Mastercard)

ECI	Description
00	Non-authenticated e-commerce transaction • technical errors • improper configuration • card and Issuing Bank are not secured by 3DS
01	Merchant attempted to authenticate the cardholder and received authentication value (Accountholder Authentication Value (AVV))
02	Cardholder authentication successful (this includes successful authentication using risk-based authentication and/or a dynamic password)
04	Data share only: non-authenticated e-commerce transaction but merchants have chosen to share data via the 3DS flow with the issuer to improve approval rates
06	Acquirer exemption
07	Recurring payments might be applicable for initial or subsequent transaction) • If this value is received on initial recurring paqyments merchant will have liability shift • Subsequent transactions are considered as MIT and liability remains with the merchant