

Liability Shift and 3D-Secure Matrices (EN)

- [3DS Authentication and Liability Shift](#)
- [Matrix: Liability Shift Related to 3DSV1 and 3DSV2](#)
- [Matrix: Liability Shift & Frictionless](#)

3DS Authentication and Liability Shift



The use of **3D Secure authentication** helps **protect merchants against the non-payment reason "cardholder dispute."**

We refer to **"liability shift"** when the **responsibility for non-payments** due to fraud (stolen or counterfeit cards) is **transferred** from the merchant **to the card-issuing bank** (the bank of the end customer) used for the payment.

All Axepta BNP Paribas merchants are registered in the 3D-Secure program. This operation is performed by the Axepta BNP Paribas Online platform when creating the MID.



Enrollment in the 3D Secure program does not protect against **all** non-payment and fraud reasons.

The protection related to 3D Secure authentication does not apply to :

- MOTO payments or those manually entered in the back office by the merchant
- Recurring payments or installments of a payment in installments (excluding the first transaction)
- Payments made in batch

Matrix: Liability Shift Related to 3DSV1 and 3DSV2

The table below indicates the cases where the merchant benefits from liability shift :

LIABILITY SHIFT TO THE ISSUING BANK							
Network	Card Type	3DS Authentication Result					
		3D SUCCESS*	3D ATTEMPT		3D NOT ENROLLED	3D ERROR	3D FAILURE
			With Cryptogram	Without cryptogram			
VISA	All	YES	YES	NO	NO	NO	NO
MASTERCARD	All	YES	YES	NO	NO	NO	NO
ALL	Prepaid	NO	NO	NO	NO	NO	NO

**In the case of a request for strong authentication without a request for frictionless or exemption. See the table "Liability Shift & Frictionless" below.*

When consulting payments in the Axepta BNP Paribas Back-Office, the following data allows identifying the result of the authentication :

Field in BO	Card Type	3DS Authentication Result				
		3D SUCCESS	3D ATTEMPT	3D NOT ENROLLED	3D ERROR	3D FAILURE

			With Cryptogram	Without cryptogram			
Transaction Status	All cards	Y	A	A	-	N	U
ECI	Visa	05	06	-	07	07	07
	Mastercard	02	01	-	00	00	00

Matrix: Liability Shift & Frictionless

During a transaction subject to strong authentication (3DS), the merchant can choose a preference for the type of authentication they wish to perform.

To do this, the merchant adds the JSON object [threeDSPolicy](#) to their payment request, which will allow them to :

- Force authentication
- Request passive authentication (frictionless)
- Request an exemption



Important : The final choice of authentication is made by the issuing bank (the bank of the cardholder - the end customer).

In case of 3DS Success, the liability shift depends on the card brand used for the payment and any potential request from the merchant (frictionless, exemption, etc.) :

LIABILITY SHIFT TO THE ISSUING BANK - BASED ON MERCHANT'S REQUEST						
Merchant's Request - Value for "challengePreference"	Challenge Indicator	Authentication Method (DS/ACS)	CB	Mastercard (ECI = 05)	Visa (ECI = 02)	American Express
No preference	01	Frictionless* / Challenge	Issuing Bank			
No challenge	02	Frictionless*	Merchant	Issuing Bank		
		Challenge	Issuing Bank			
Request challenge	03	Frictionless* / Challenge	Issuing Bank			
Challenge Requested (mandate)	04	Challenge	Issuing Bank			
Acquirer's TRA exemption request	05	Frictionless*	Merchant			N.A.
		Challenge	Issuing Bank			N.A.
Low-Value Exemption Request	02	Frictionless*	Merchant	Issuing Bank		N.A.
		Challenge	Issuer			N.A.

* Frictionless or Frictionless Delegation