

authenticationResponse EN

Data Elements



The **authenticationResponse** object is part of the Authentication Notification sent from Paygate to the merchant server. It is only applicable to 3DS.

Please note that all data elements listed below will be present in **authenticationResponse** but might hold an *empty string* based on the *condition*.

	Key	Format	Condition	Description
1	threeDSServerTransactionID	string	M	BNP Payment platform PayID in canonical format as specified in IETF RFC 4122.
2	acsChallengeMandated	boolean	M	Indication of whether a challenge is required for the transaction to be authorised.
3	acsDecConInd	boolean	C	Indicates whether the ACS confirms utilisation of Decoupled Authentication and agrees to utilise Decoupled Authentication to authenticate the transaction.
4	acsOperatorID	string	C	DS assigned ACS identifier. Each DS can provide a unique ID to each ACS on an individual basis. Requirements for the presence of this field are DS specific.
5	acsReferenceNumber	string	M	Unique identifier assigned by the EMVCo Secretariat upon Testing and Approval.
6	acsRenderingType	object	C	App-based only. Identifies the ACS UI Template that the ACS will first present to the consumer. Required if Transaction Status = C.
7	acsSignedContent	string	C	App-based only. Contains the JWS object (represented as a string) created by the ACS for the ARes message. Required if the Transaction Status = C.
8	acsTransID	string	M	Universally Unique transaction identifier assigned by the ACS to identify a single transaction.
9	acsURL	string	C	Fully qualified URL of the ACS to be used to post the Challenge Request. For App-based, this data element is contained within the ACSStatus = C.
10	authenticationType	string	C	Indicates the type of authentication method the Issuer will use to challenge the cardholder. Required if the Transaction Status = C or L. Values accepted: • 01 = static • 02 = dynamic • 03 = oob Future implementation. Protocol Version 2.2.0 onwards - • 04 = decoupled
11	authenticationValue	string	C	Payment System-specific value provided by the ACS or the DS to provide proof of authentication. Required if Transaction Status = Y or I.
12	broadInfo	string	C	Unstructured information sent between the 3DS Server, the DS and the ACS. Requirements for the presence of this field are DS specific.
13	cardholderInfo	string	C	Text provided by the ACS/Issuer to Cardholder during a Frictionless or Decoupled transaction. The Issuer can provide information to Cardholder. If the Cardholder does not provide this information, please contact (Issuer Name) at xxx-xxx-xxxx." Required if ACS Decoupled Confirmation Indicator = true (C).
14	dsReferenceNumber	string	M	EMVCo-assigned unique identifier to track approved DS.
15	dsTransID	string	M	Universally unique transaction identifier assigned by the DS to identify a single transaction.
16	eci	string	M	Payment System-specific value provided by the ACS or DS to indicate the results of the attempt to authenticate the Cardholder. The results are defined in the ECI field.
17	messageExtension	string	C	Data necessary to support requirements not otherwise defined in the 3-D Secure message are carried in a Message Extension. Conditions for the presence of this field are DS specific.
18	messageType	string	M	Identifies the type of message that is passed. Values accepted: • AReq • ARes • CReq • CRes • PReq • Pres • RReq • RRes
19	messageVersion	string	M	Protocol version identifier.
20	sdkTransID	string	C	App-based only. Universally unique transaction identifier assigned by the 3DS SDK to identify a single transaction.
21	transStatus	string	M	Indicates whether a transaction qualifies as an authenticated transaction. Values accepted: • Y = Authentication Verification Successful. • N = Not Authenticated /Account Not Verified; Transaction denied. • U = Authentication/ Account Verification Could Not Be Performed; Technical or other problem, as indicated in ARes or RReq. • A = Attempts Processing Performed; Not Authenticated/Verified, but a proof of attempted authentication/verification is provided. • C = Challenge Required; Additional authentication is required using the CReq/CRes. • D = Challenge Required; Decoupled Authentication confirmed. • R = Authentication/ Account Verification Rejected; Issuer is rejecting authentication/verification and request that authorisation not be attempted. • I = Informational Only; 3DS Requestor challenge preference acknowledged.

22	transStatusReason	string	C	Provides information on why the Transaction Status field has the specified value. Required if the Transaction Status field = N, U, or R. Values accepted: • 01 = Card authentication failed • 02 = Unknown Device • 03 = Unsupported Device • 04 = Exceeds authentication frequency limit • 05 = Expired card • 06 = Invalid card number • 07 = Invalid transaction • 08 = No Card record • 09 = Security failure • 10 = Stolen card • 11 = Suspected fraud • 12 = Transaction not permitted to cardholder • 13 = Cardholder not enrolled in service • 14 = Transaction timed out at the ACS • 15 = Low confidence • 16 = Medium confidence • 17 = High confidence • 18 = Very High confidence • 19 = Exceeds ACS maximum challenges • 20 = Non-Payment transaction not supported • 21 = 3RI transaction not supported • 22 = ACS technical issue • 23 = Decoupled Authentication required by ACS but not requested by 3DS Requestor • 24 = 3DS Requestor Decoupled Max Expiry Time exceeded • 25 = Decoupled Authentication was provided insufficient time to authenticate cardholder. ACS will not make attempt • 26 = Authentication attempted but not performed by the cardholder
23	whiteListStatus	string	C	Future use. Only supported with protocol version 2.2.0 onwards. Enables the communication of trusted beneficiary/whitelist status. Values accepted: • Y = 3DS Requestor is whitelisted by cardholder • N = 3DS Requestor is not whitelisted by cardholder • E = Not eligible as determined by issuer • P = Pending confirmation by cardholder • R = Cardholder rejected • U = Whitelist status unknown, unavailable, or does not apply
24	whiteListStatusSource	string	C	Future use. Only supported with protocol version 2.2.0 onwards. This data element will be populated by the system setting Whitelist S Values accepted: • 01 = 3DS Server • 02 = DS • 03 = ACS
25	challengeRequest	object	C	Challenge request object in case the authentication response message indicates that further cardholder interaction is required to complete
26	base64EncodedChallengeRequest	string	C	Base64-encoded Challenge Request object in case the authentication response message indicates that further cardholder interaction is required to complete
27	threeDSCompInd	string	M	Indicates whether the 3DS Method successfully completed. • Y = Successfully completed • N = Did not successfully complete • U = Unavailable - 3DS Method URL was not present the card account number

Schema

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{
  "$schema": "http://json-schema.org/draft-07/schema#",
  "$id": "https://paymentpage.acepta.bnpparibas/schemas/authenticationResponse.json",
  "title": "authenticationResponse",
  "description": "Authentication Response",
  "type": "object",
  "properties": {
    "threeDSSTransID": {
      "type": "string",
      "maxLength": 36
    },
    "acsChallengeMandated": {
      "type": "boolean"
    },
    "acsDecConInd": {
      "type": "boolean"
    },
    "acsOperatorID": {
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        "type": "string",
        "maxLength": 32
    },
    "acsReferenceNumber": {
        "type": "string",
        "maxLength": 32
    },
    "acsRenderingType": {
        "type": "object",
        "properties": {
            "acsInterface": {
                "type": "string",
                "enum": ["native", "html", ""],
                "description": "The ACS interface that the challenge will present to the c
            },
            "acsUiTemplate": {
                "type": "string",
                "enum": ["text", "singleSelect", "multiSelect", "oob", "other", ""],
                "description": "Identifies the UI Template format that the ACS first prese
            }
        },
        "required": ["acsInterface", "acsUiTemplate"],
        "additionalProperties": false
    },
    "acsSignedContent": {
        "type": "string"
    },
    "acsTransID": {
        "type": "string",
        "maxLength": 36
    },
    "acsURL": {
        "type": "string",
        "maxLength": 2048,
        "format": "uri"
    },
    "authenticationType": {
        "type": "string",
        "enum": ["static", "dynamic", "oob", "decoupled", ""]
    },
    "authenticationValue": {
        "type": "string",
        "maxLength": 28
    },
    "broadInfo": {
        "type": "string",
        "maxLength": 4096
    },
    "cardholderInfo": {
        "type": "string",
        "maxLength": 128
    },
    "dsReferenceNumber": {
        "type": "string",
        "maxLength": 32
    },
    "dsTransID": {
        "type": "string",
        "maxLength": 36
    },
    "eci": {
        "type": "string",
        "maxLength": 2
    },
    "messageExtension": {
        "type": "string",
        "maxLength": 81920
    },
    "messageType": {
        "type": "string",
        "enum": ["ARes"]
    }

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        },
        "messageVersion": {
            "type": "string",
            "minLength": 5,
            "maxLength": 8
        },
    },
    "sdkTransID": {
        "type": "string",
        "maxLength": 36
    },
    "transStatus": {
        "type": "string",
        "enum": ["Y", "N", "U", "A", "C", "D", "R", "I", ""]
    },
    "transStatusReason": {
        "type": "string",
        "enum": ["01", "02", "03", "04", "05", "06", "07", "08", "09", "10", "11", "12", "13", "14", "15", "16", "17", "18", "19", "20", "21", "22", "23", "24", "25", "26", ""]
    },
    "whiteListStatus": {
        "type": "string",
        "enum": ["Y", "N", "E", "P", "R", "U", ""]
    },
    "whiteListStatusSource": {
        "type": "string",
        "enum": ["01", "02", "03", ""]
    },
    "challengeRequest": {
        "type": "object",
        "properties": {
            "threeDSSTransID": {
                "type": "string",
                "maxLength": 36
            },
            "acsTransID": {
                "type": "string",
                "maxLength": 36
            },
            "challengeWindowSize": {
                "type": "string",
                "enum": ["01", "02", "03", "04", "05"]
            },
            "messageVersion": {
                "type": "string",
                "minLength": 5,
                "maxLength": 8
            },
            "messageType": {
                "type": "string",
                "enum": ["CReq"]
            }
        },
        "required": ["threeDSSTransID", "acsTransID", "challengeWindowSize", "messageVersion"],
        "additionalProperties": false
    },
    "base64EncodedChallengeRequest": {
        "type": "string"
    },
    "threeDSCompInd": {
        "type": "string",
        "enum": ["Y", "N", "U", ""]
    }
},
"required": [
    "threeDSSTransID",
    "acsChallengeMandated",
    "acsOperatorID",
    "acsReferenceNumber",
    "acsRenderingType",
    "acsSignedContent",
    "acsTransID",

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        "acsURL",
        "authenticationType",
        "authenticationValue",
        "broadInfo",
        "cardholderInfo",
        "dsReferenceNumber",
        "dsTransID",
        "eci",
        "messageExtension",
        "messageType",
        "messageVersion",
        "sdkTransID",
        "transStatus",
        "transStatusReason",
        "whiteListStatus",
        "whiteListStatusSource",
        "challengeRequest",
        "base64EncodedChallengeRequest",
        "threeDSCompInd"
    ],
    "additionalProperties": false
}

```

Sample

```

{
    "threeDSSTransID": "d9cf63f3-98ba-4e82-aa39-ca90c68f5262",
    "acsChallengeMandated": true,
    "acsDecConInd": false,
    "acsOperatorID": "visaOperatorId",
    "acsReferenceNumber": "3DS_LOA_ACS_NEAG_020100_00055",
    "acsRenderingType": {
        "acsInterface": "",
        "acsUiTemplate": ""
    },
    "acsSignedContent": "",
    "acsTransID": "fa15dced-02b7-4469-9a79-225786a02ae1",
    "acsURL": "https://mc-id-check.firstdata.de/challengeRequestBrowser",
    "authenticationType": "",
    "authenticationValue": "",
    "broadInfo": "",
    "cardholderInfo": "",
    "dsReferenceNumber": "VISA.V 17 0003",
    "dsTransID": "a9645de6-52ba-4f79-abaa-f3050b9a5300",
    "eci": "",
    "messageExtension": "",
    "messageType": "ARes",
    "messageVersion": "2.1.0",
    "sdkTransID": "",
    "transStatus": "C",
    "transStatusReason": "",
    "whiteListStatus": "",
    "whiteListStatusSource": "",
    "challengeRequest": {
        "threeDSSTransID": "d9cf63f3-98ba-4e82-aa39-ca90c68f5262",
        "acsTransID": "fa15dced-02b7-4469-9a79-225786a02ae1",
        "challengeWindowSize": "03",
        "messageVersion": "2.1.0",
        "messageType": "CReq"
    },
    "base64EncodedChallengeRequest":
    "eyJtZXNzYXdlVHlwZSI6IkNSXZEiLCJ0aHJlZURU2VydGVyVHJhbnNJRCI6ImQ5Y2Y2M2YzLTk4YmEtNGU4Mi1hYTM5LWNhOTBjbnJhmNTI2MiIsI3LTQ0NjktOWE3OS0yMjU3ODZhdHMDJhZTEiLCJjaGFsbGVuZ2Vxaw5kb3dTaXplIjoimMDMiLCJtZXNzYXdlVmVyc2lvbiI6IjIuMS4wIn0=",
    "threeDSCompInd": ""
}

```

