

threeDSPolicy EN

	Key	Format	Condition	Description
1	skipThreeDS	string	O	Indicates whether and under which conditions authentication should be skipped or performed as data share only (data exemptions will be requested through EMV 3DS if not specified otherwise). Values accepted: • thisTransaction • outOfScope • dataOnly
2	threeDSExemption	object	O	Object detailing requested SCA exemptions.
3	challengePreference	string	C	Indicates the merchant's challenge preference for this transaction during 3DS authentication. Mandatory only after a Strong Customer Authentication and challenge mandated. Default value noPreference. Values accepted: • noPreference • noChallenge • requestChallenge • mandateChallenge Note: This parameter is ignored when SCA Exemption requested (threeDSExemption parameter is present).

threeDSExemption

	Key	Format	Condition	Description
1	exemptionReason	string	M	Designates the type of SCA exemption (e.g. Acquirer TRA or MIT) to be applied. Values accepted: • delegatedAuthority • lowValue • trustedBeneficiary • secureCorporatePayment Note: Acquirer exemptions and other exemptions may be also requested through an authorization without authentication depending on scheme specific rules. Note: The exemption trustedBeneficiary is only valid for VISA.
2	merchantFraudRate	integer	O	Merchant fraud rate in bps taking into account all Merchant sites and card volumes, calculated as per PSD2 RTS Article 38. The merchant fraud rate is optional and has to be calculated by the Acquirer. The submission of this data point might be beneficial to increase the level of confidence of the ACS/issuer into the ongoing transaction if a merchant should be eligible for the white listing exemption.

Schema

```

{
  "$schema": "http://json-schema.org/draft-07/schema#",
  "$id": "https://paymentpage.axepta.bnpparibas/schemas/threeDSPolicy.json",
  "title": "threeDSPolicy",
  "description": "3DS Policy",
  "type": "object",
  "properties": {
    "skipThreeDS": {
      "type": "string",
      "enum": ["thisTransaction", "outOfScope", "dataOnly"]
    },
    "threeDSExemption": {
      "type": "object",
      "properties": {
        "exemptionReason": {
          "type": "string",
          "enum": ["transactionRiskAnalysis", "delegatedAuthority", "lowValue", "tr
"secureCorporatePayment"]
        },
        "merchantFraudRate": {
          "type": "integer",
          "minimum": 1,
          "maximum": 99
        }
      },
      "required": ["exemptionReason"],
      "additionalProperties": false
    },
    "challengePreference": {
      "type": "string",
      "enum": ["noPreference", "noChallenge", "requestChallenge", "mandateChallenge"]
    },
    "additionalProperties": false
  }
}

```

Sample - SCA exemption request

```

{
  "threeDSExemption": {
    "exemptionReason": "lowValue"
  }
}

```

Sample - re-trigger after Soft Decline

```

{
  "challengePreference": "mandateChallenge"
}

```