

# ECI Codes

The ECI value is provided by the issuer ACS. It indicates the level of authentication that was performed on the transaction. The ECI value received from authentication request and also determines whether a transaction receives liability protection.

Visa, CB (Co-badged with VISA), American Express, UPI\*, Discover/Diners\*, ,

ECI	Description
05	Cardholder authentication successful (this includes successful authentication using risk-based authentication and/or a dynamic password)
06	<div>Merchant attempted to authenticate the cardholder</div> <div><ul style="list-style-type: none"><li>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, issuers that use risk-based authentication may provide an ECI = 06 for a transaction that does not require step-up, also known as frictionless authentication. These issuers may reserve the right to use this value for other transactions that were successfully stepped-up.</li><li>For 3DS 2.0, the ECI 06 value can only be used to indicate that a "Merchant attempted to authenticate the cardholder".</li></ul></div>
07	<div>Non-authenticated e-commerce transaction</div> <div><ul style="list-style-type: none"><li>technical errors</li><li>improper configuration</li><li>card and Issuing Bank are not secured by 3DS</li></ul></div>

\*Currently not available.

## MasterCard, CB (Co-badged with MasterCard)

ECI	Description
00	<div>Non-authenticated e-commerce transaction</div> <div><ul style="list-style-type: none"><li>technical errors</li><li>improper configuration</li><li>card and Issuing Bank are not secured by 3DS</li></ul></div>
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 authorization approval rates
06	Acquirer exemption
07	<div>Recurring payments might be applicable for initial or subsequent transaction)</div> <div><ul style="list-style-type: none"><li>If this value is received on initial recurring payments merchant will have liability shift</li><li>Subsequent transactions are considered as MIT and liability remains with the merchant</li></ul></div>