

Summary of Direct API changes to implement 3DS2

Key/Legend

M = Mandatory

R = Optional, but Highly Recommended to increase the likelihood of a Frictionless Flow

O = Optional

C = Conditional - dependent on App or Browser Flow

General Merchant Set Up

Parameter	Details	Use Case 1.01 Minimum mandatory requirements to be compliant	Use Case 1.02 Additional data to increase the likelihood of a Frictionless Flow (Recommended)
<ul style="list-style-type: none"> userDevice 	Changed to Mandatory - if you already send no change An indication of the device being used by the customer	M	M
Customer Personal Data: <ul style="list-style-type: none"> customerFirstName customerLastName customerEmail customerPhone 	Changed to Optional, but Highly Recommended - if you already send no change	R	R

<p>Customer Address Data:</p> <ul style="list-style-type: none"> customerAddressHouseName / HouseNumber / Flat customerAddressStreet customerAddressCity customerAddressPostalCode customerAddressCountry customerAddressState 	<p>Changed to Optional, but Highly Recommended - if you already send no change</p>	<p>R</p>	<p>R</p>
<ul style="list-style-type: none"> userAgent 	<p>Changed to Mandatory - if you already send no change</p>	<p>M</p>	<p>M</p>
<ul style="list-style-type: none"> customerIPAddress 	<p>Optional - if you already send no change</p>	<p>R</p>	<p>R</p>
<ul style="list-style-type: none"> customerBrowser 	<p>New Mandatory Object for Browser Flow only</p>	<p>C</p>	<p>C</p>
<ul style="list-style-type: none"> sdkAppInfo 	<p>New Mandatory Object for App Flow only</p>	<p>C</p>	<p>C</p>
<ul style="list-style-type: none"> customerAccountInfo 	<p>New Optional, but Highly Recommended Object Information about the customer's account in your system</p>	<p>O</p>	<p>R</p>

<ul style="list-style-type: none"> • merchantAuthInfo 	New Optional, but Highly Recommended Object Information about how the customer logged onto your website to make the purchase	O	R
<ul style="list-style-type: none"> • merchantRiskIndicator 	New Optional, but Highly Recommended Object Your own assessment of the risk in the transaction type	O	R

If you use any of the below functionalities/features, you will need to make changes as outlined below

Parameter & Details	1.03 No Challenge Requested for the Transaction - data evidence supplied	1.04 Request that the transaction is challenged - low confidence	1.06 First Payment Request for a Merchant Managed Recurring Payments Plan	1.07 First payment Request to create an IPG Managed Recurring Payments Plan	1.08 First Payment Request to store card data for Stored Credentials or OneClick	1. N Prefer fo Chal f Retu cust us Sto Cred o One creat 1.
--------------------------------	---	---	--	--	---	---

<ul style="list-style-type: none"> • userDevice Changed to Mandatory - if you already send no change An indication of the device being used by the customer 	M	M	M	M	M	M
<p>Customer Personal Details:</p> <ul style="list-style-type: none"> • customerFirstName • customerLastName • customerEmail • customerPhone <p>Changed to Optional, but Highly Recommended - if you already send no change</p>	R	R	R	R	R	R
<p>Customer Address Data:</p> <ul style="list-style-type: none"> • customerAddressHouseName / HouseNumber / Flat • customerAddressStreet • customerAddressCity • customerAddressPostalCode • customerAddressCountry • customerAddressState <p>Changed to Optional, but Highly Recommended - if you already send no change</p>	R	R	R	R	R	R
<ul style="list-style-type: none"> • userAgent Changed to Mandatory - if you already send no change 	M	M	M	M	M	M
<ul style="list-style-type: none"> • customerIPAddress Optional - if you already send no change 	R	R	R	R	R	R
<ul style="list-style-type: none"> • customerBrowser New Mandatory Object for Browser Flow only 	M	M	M	M	M	M

<ul style="list-style-type: none"> • sdkAppInfo New Mandatory Object for App Flow only 	M	M	M	M	M	M
<ul style="list-style-type: none"> • customerAccountInfo New Optional, but Highly Recommended Object Information about the customer's account in your system 	R	R	R	R	R	R
<ul style="list-style-type: none"> • merchantAuthInfo New Optional, but Highly Recommended Object Information about how the customer logged onto your website to make the purchase 	R	R	R	R	R	R
<ul style="list-style-type: none"> • merchantPriorAuthInfo New Optional, but Highly Recommended Object Information about how you authenticated the cardholder as part of a previous 3DS/COF transaction 						
<ul style="list-style-type: none"> • merchantRiskIndicator New Optional, but Highly Recommended Object Your own assessment of the risk in the transaction type 	R	R	R	R	R	R
<ul style="list-style-type: none"> • merchantChallengeInd New Optional parameter that can be used to indicate your challenge preference for the transaction 	M (02)	M (03)	O (03 or Omit)	O (03 or Omit)	M (03)	M (03 or Omit)

<ul style="list-style-type: none"> • cardOnFileReason New mandatory parameter for Card On File transaction to indicate the type of payment 			<p>M (R)</p>	<p>M (R)</p>	<p>M (C)</p>	<p>M (C)</p>
<ul style="list-style-type: none"> • mmpRecurringExpiry New mandatory parameter for Merchant Managed Recurring Payments Plans to provide the date after which no further authorisations shall be performed 			<p>M</p>	<p>M</p>	<p>M</p>	<p>M</p>
<ul style="list-style-type: none"> • mmpRecurringFrequency New Mandatory parameter for Merchant Managed Recurring Payments Plans to indicates the minimum number of days between authorisations. 			<p>M</p>	<p>M</p>		