

1.12 Direct API - Authorise or Purchase using Stored Credentials or OneClick, Challenge Requested with Whitelist Prompt (3DS2.2)

Parameter Name	Value	What's Changed & Why	Requirement
Security Data			
merchantId		No Change	Mandatory
password		No Change	Mandatory
Transaction Data			
action	'AUTH' or 'PURCHASE'	No Change	Mandatory
firstTimeTransaction	'N'	No Change	Optional
timestamp		No Change	Mandatory
merchantChallengeInd	'09'	New Parameter	Mandatory
channel	'ECOM'	No Change	Mandatory
country		No Change	Mandatory
allowOriginUrl		String Size Change (256)	Mandatory/Optional for some Polish Merchants
merchantNotificationUrl		No Change	Optional
merchantLandingPageUrl		No Change	Optional
merchantLandingPageRedirectMethod		No Change	Optional
Payment Method Data			
paymentSolutionId	'500'	No Change	Mandatory

specinCreditCardToken		No Change	Mandatory
specinProcessWithoutCvv2		No Change	Optional
forceSecurePayment		Does not affect 3DS V1.0 or V2.x Processing	Optional
processUnknownSecurePayment		Does not affect 3DS V1.0 or V2.x Processing	Optional
merchantTxId		No Change	Optional
operatorId		No Change	Optional
brandId		No Change	Optional
bankMid		No Change	Optional
limitMin		No Change	Optional
limitMax		No Change	Optional
freeText		No Change	Optional
customParam1_OR ... customParam20_OR		No Change	Optional
s_text1, s_text2... s_text5		No Change	Optional
d_date1, d_date2... d_date5		No Change	Optional
b_bool1, b_bool2... b_bool5		No Change	Optional
n_num1, n_num2... n_num5		No Change	Optional
Customer Browser/App/Device Data			
userDevice	“MOBILE” or “DESKTOP”	Condition	Mandatory
userAgent		String Size (2048) & Condition	Mandatory
customerIPAddress		Changed Size String (45) & Condition	Recommended

customerBrowser		New Object	Mandatory for eCommerce Websites
sdkAppInfo		New Object	Mandatory for Mobile Apps
Transaction Amount Data			
amount	>0.00	No Change	Mandatory
currency		No Change	Mandatory
taxAmount		No Change	Optional
shippingAmount		No Change	Optional
chargeAmount		No Change	Optional
discountAmount		No Change	Optional
Customer Personal Data			
customerFirstName		No Change	Recommended
customerLastName		No Change	Recommended
customerSex		No Change	Optional
customerDateOfBirth		No Change	Optional
customerEmail		No Change	Recommended
customerPhone		No Change	Recommended
customerDocumentType		No Change	Optional
customerDocumentNumber		No Change	Conditional
Payer Data			
payerFirstName		No Change	Optional
payerLastName		No Change	Optional
payerEmail		No Change	Optional
payerDateOfBirth		No Change	Optional
payerPhone		No Change	Optional
payerDocumentType		No Change	Optional
payerDocumentNumber		No Change	Conditional
payerCustomerId		No Change	Conditional

Customer Account Data with the Merchant			
customerId		No Change	Optional
merchantReference		No Change	Optional
customerRegistrationDate		No Change	Optional
customerAccountInfo		New Object	Recommended
Customer Address Data			
customerAddressHouseNumber		No Change	Recommended if no House Name or Flat Number,
customerAddressHouseName		No Change	Recommended if no House or Flat Number
customerAddressFlat		No Change	Recommended if no House Name or Number,
customerAddressStreet		No Change	Recommended
customerAddressCity		No Change	Recommended
customerAddressDistrict		No Change	Optional
customerAddressPostalCode		No Change	Recommended
customerAddressCountry		No Change	Recommended
customerAddressState		No Change	Recommended
customerAddressPhone		No Change	Optional
customerBillingAddressHouseName		No Change	Optional
customerBillingAddressHouseNumber		No Change	Optional
customerBillingAddressFlat		No Change	Optional
customerBillingAddressStreet		No Change	Optional
customerBillingAddressCity		No Change	Optional
customerBillingAddressDistrict		No Change	Optional
customerBillingAddressPostalCode		No Change	Optional
customerBillingAddressCountry		No Change	Optional
customerBillingAddressState		No Change	Optional

customerBillingAddressPhone		No Change	Optional
customerShippingAddressHouseName		No Change	Optional
customerShippingAddressHouseNumber		No Change	Optional
customerShippingAddressFlat		No Change	Optional
customerShippingAddressStreet		No Change	Optional
customerShippingAddressCity		No Change	Optional
customerShippingAddressDistrict		No Change	Optional
customerShippingAddressPostalCode		No Change	Optional
customerShippingAddressCountry		No Change	Optional
customerShippingAddressState		No Change	Optional
customerShippingAddressPhone		No Change	Optional
Additional Authentication Data			
merchantAuthInfo		New Object	Recommended
merchantPriorAuthInfo		New Object	Recommended
merchantRiskIndicator		New Object	Recommended
Card On File Transactions Mandatory Parameters			
cardOnFileType	“Repeat”	No Change	Mandatory
cardOnFileInitiator	“Cardholder”	No Change	Mandatory
cardOnFileInitialTransactionId	{The merchant’s reference for the “First” transaction}	No Change	Mandatory
cardOnFileReason	“C”	New Parameter	Mandatory

[Use Cases for Re-Integration of Direct API and Hosted Payment Page for Merchants](#)