@startuml

Autonumber

Participant "Payee (Merchant) PSP" as MPSP

Participant "Payee (Merchant) Site" as Payee

Actor "Payer (Shopper) Browser" as Payer

Participant "Browser Payment Agent" as UA

Participant "Payer (Shopper) PSP Wallet [aka Issuer Wallet]" as CPSP

Participant "Issuer Website" as CPSPW

note over Payee, Payer: HTTPS

title Legacy Merchant Hosted Card Payment (CG Proposal)

Payee->Payer: Basket Page with Pay Button

Payer->UA: Select Payment Instrument

UA-\MPSP: Auth

Note right

Auth goes direct from Browser to Payee's nominated PSP (see

<https://web-payments.org/specs/source/web-payments-api/#payment-flow-overview>

6.1)

End note

Opt

MPSP-/Payee: 3DS invoke

Payee->CPSPW: 3DS invoke

CPSPW-\Payer: 3DS challenge

Payer-/CPSPW: 3DS response

CPSPW->Payee: 3DS response

Payee-\MPSP: Authentication(3DS token)

End

MPSP-/UA: Auth Response

UA->Payee: Auth Response

Payee->Payer: Result Page

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