@startuml

Autonumber

Participant "Payee (Merchant) PSP" as MPSP

Participant "Payee (Merchant) Site" as Payee

Actor "Payer (Shopper) Browser" as Payer

participant "Browser Form Filler" 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 with 3DS (Current)

Payee->Payer: Basket Page with Pay Button

Payer->Payer: Select Card Brand

opt

UA->Payer: Form Fill; PAN, Expiry Date, [CVV], [AVS]

End

Alt

Payer->Payee: payload

Else

Payer->Payee: Encrypt(payload)

Note right: Custom code on merchant webpage can encrypt payload

End

Payee-\MPSP: Authenticate(payload)

Opt

MPSP-/Payee: 3DS redirect

Payee->Payer: 3DS redirect

Payer->CPSPW: 3DS invoke

CPSPW-\Payer: 3DS challenge

Payer-/CPSPW: 3DS response

CPSPW->Payer: 3DS response

Payer->Payee: 3DS response

Payee-\MPSP: Authentication(3DS token)

End

MPSP-/Payee: Authenication Response

Payee->Payer: Result Page

@enduml

