@startuml

autonumber

Participant "Payee (Merchant) PSP" as MPSP

Participant "Payee (Merchant) Site" as Payee

Actor "Payer (Shopper) Browser" as Payer

participant "Browser Payment Agent/Wallet" 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 (Google Proposal)

Payee->Payer: Basket Page with Pay Button

Payer->UA: Select Payment Instrument

Opt

CPSP->UA: Payment Instrument data

Note left

If 3rd Party provides extension,

e.g. LastPass, MasterPass, Barclaycard

End note

End

UA->Payer: Payment Instrument data

Alt

Payer->Payee: Payment Instrument Data

Else

Payer->Payee: Encrypt(Payment Instrument Data)

Note right: Custom code on merchant webpage can encrypt payload

End

Payee-\MPSP: Authenticate(Payment Instrument data)

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: Authentication Result

Payee->Payer: Result Page

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