"Backend" Infrastructure Requirements

Merchants · PSPs · Issuers

DS (enrolled cards)

ACS (user authentication)

User typing card data details

3DS Online:

3DS PoS: N/A

Payment Order

BIN database

EMV Online: N/A

EMV PoS:

Payment Order

BIN database

FIDO Web Pay:
Online & PoS

Payment Order *
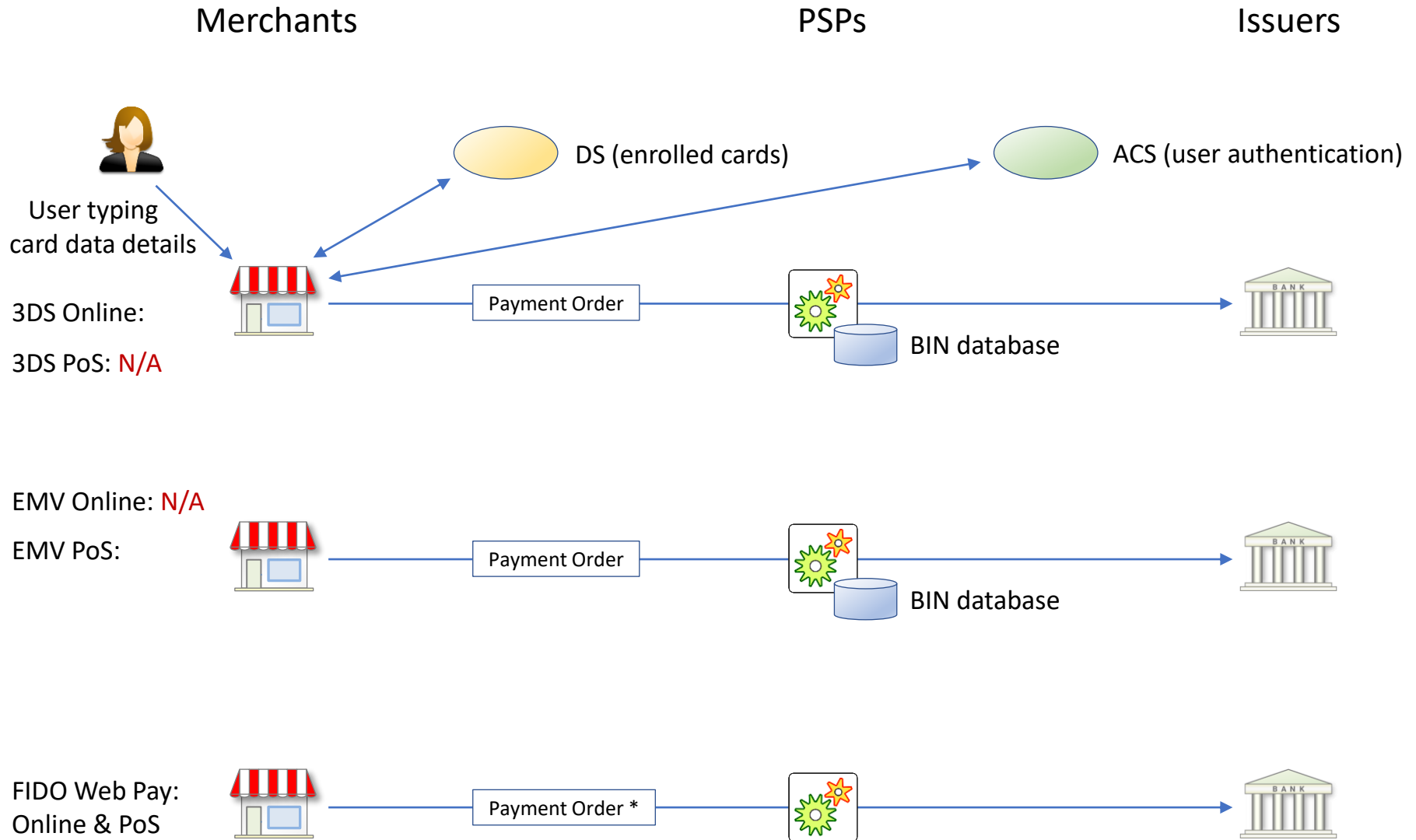
* including tokenized user authorization

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