**How to simulate 3DS Pres Response**

**Please replace the request with your own merchant id details and urls. Also keep in mind that the 3DSecureId value is generated by the merchant and is unique for each payment transaction.**

1. First from you Check for enrollment 3DS request result, the highlighted section of the API response in the below webpage will appear and the browser.

Check Enrollment 3DS REQUEST Sample Structure:

URL: https://gateway-japa.americanexpress.com/api/rest/version/47/merchant/TESTBUYHOMCOM201/3DSecureId/2004123587430

METHOD: PUT

API RESPONSE:

{

"apiOperation": "CHECK\_3DS\_ENROLLMENT",

"order": {

"amount": "5.0",

"currency": "INR"

},

"3DSecure": {

"authenticationRedirect": {

"responseUrl": "https://www.google.com",

"pageGenerationMode": "SIMPLE"

}

},

"sourceOfFunds": {

"provided": {

"card": {

"number": "5123450000000008",

"expiry": {

"month": "05",

"year": "21"

}

}

}

}

}

API RESPONSE:

{ "3DSecure": {

"authenticationRedirect": {

"simple": {

"htmlBodyContent": "<!DOCTYPE HTML PUBLIC \"-//W3C//DTD HTML 4.01 Transitional//EN\" \"http://www.w3.org/TR/html4/loose.dtd\"><html><head><title>Process Secure Payment</title><meta http-equiv=\"content-type\" content=\"text/html;charset=UTF-8\"><meta name=\"description\" content=\"Process Secure Payment\"><meta name=\"robots\" content=\"noindex\"><style type=\"text/css\">body {font-family:\"Trebuchet MS\",sans-serif; background-color: #FFFFFF; }#msg {border:5px solid #666; background-color:#fff; margin:20px; padding:25px; max-width:40em; -webkit-border-radius: 10px; -khtml-border-radius: 10px; -moz-border-radius: 10px; border-radius: 10px;}#submitButton { text-align: center ; }#footnote {font-size:0.8em;}</style></head><body onload=\"return window.document.echoForm.submit()\"><form name=\"echoForm\" method=\"POST\" action=\"https://mtf.gateway.mastercard.com/acs/MastercardACS/b4cf3bbb-1b68-4192-9fa8-e90a77ac743b\" accept-charset=\"UTF-8\"><input type=\"hidden\" name=\"PaReq\" value=\"eAFVUU1vgkAQvTfxPxDSW1N2F8SiGdfY2kYT2xA/Dj1uYII0Arpglf76ziJqu6d9b3bevnkDo1O2tb5Rl2mRD23hcNvCPCriNE+G9nr19hjYI9m5g9VGI06WGB00SnjHslQJWmlMPbzXF57XsyWE4wXuJbRyktQcF9gFUpeONiqvJKho/zz7kL7ne4IDayFkqGcTKXpBn9MRwtTOHOQqQ7lErWplveaok9oKK7TmVQysqUFUHPJK1/KJ058XAAe9lcfj0SmbVicqMqdMgBka2M1QeDDWShrtlMZykaweqvTnU7GwWqS7ulzy6fyr8HtxMQRmXkCsKpQuFwH3hbC4GIhg0A2ANTyozJiR6+XEuvcdbkY8M7AzH43PwDeFvwRQuprir2XQpdIVAZ52RY6kSKNd78Burl+mJtSoovh84Xpdkm4PeWoLRiWlgFzB/UbGAGCmlbWbo0SaxRLzb+Gdu19akbKS\"><input type=\"hidden\" name=\"TermUrl\" value=\"https://www.google.com\"><input type=\"hidden\" name=\"MD\" value=\"\"><noscript><div id=\"msg\"><div id=\"submitButton\"><input type=\"submit\" value=\"Click here to continue\" class=\"button\"></div></div></noscript></form></body></html>\n"

}

},

"veResEnrolled": "Y",

"xid": "RgT+tizYa/PtRipysS0HLjo56do="

},

"3DSecureId": "2004123587428",

"merchant": " TESTBUYHOMCOM201",

"response": {

"gatewayRecommendation": "PROCEED"

}

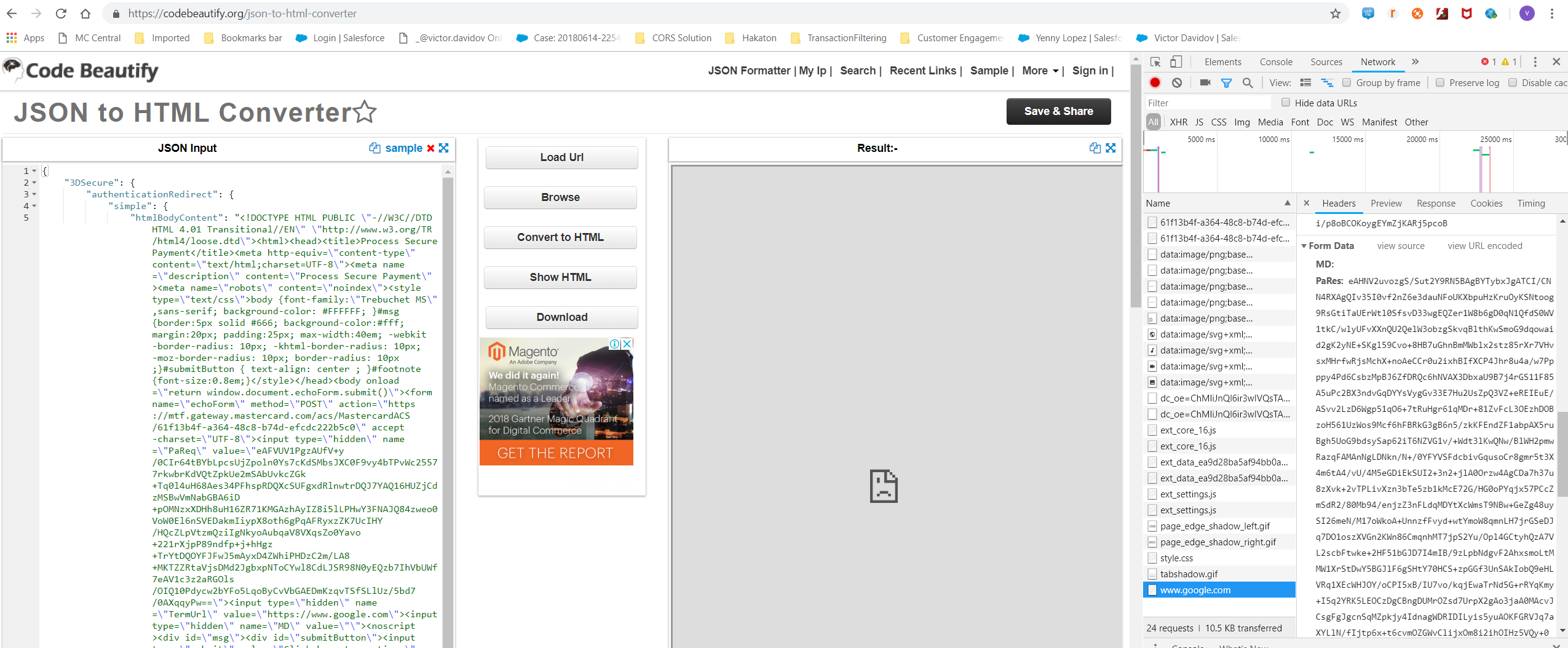
}

}

1. Copy and paste your API Response from the Check Enrollment into this link <https://codebeautify.org/json-to-html-converter> with Google Chrome developer tools enabled pressing F12 button on your keyboard. Click on Convert to HTML button. This will hit our 3DSecure Emulator and will return PaRes value. The developer will be presented with a webpage similar to the below. The developer will need to capture the 3DSecure.paRes  Base 64 string from the card issuer ACS, and use the unaltered PaRes value with The Process ACS Result request.

Example: Select (Y) Authentication Successful and Submit.

Please copy the full pares value, as you will need this value for your next API request which is Process ACS results.



1. Now with your PaRes value you are able to successfully process the ACS result.

Example below:

URL:  [https://gateway-japa.americanexpress.com/api/rest/version/47/merchant/TESTBUYHOMCOM201/3DSecureId/2004123587426KL](https://paymentgateway.commbank.com.au/api/rest/version/47/merchant/TESTBUYHOMCOM201/3DSecureId/2004123587426KL)

METHOD: POST

API REQUEST:

{

"apiOperation": "PROCESS\_ACS\_RESULT",

"3DSecure": {

"paRes":""

}

}

API Response:

{

"3DSecure": {

"authenticationRedirect": {

"simple": {

"htmlBodyContent": "<!DOCTYPE HTML PUBLIC \"-//W3C//DTD HTML 4.01 Transitional//EN\" \"http://www.w3.org/TR/html4/loose.dtd\"><html><head><title>Process Secure Payment</title><meta http-equiv=\"content-type\" content=\"text/html;charset=UTF-8\"><meta name=\"description\" content=\"Process Secure Payment\"><meta name=\"robots\" content=\"noindex\"><style type=\"text/css\">body {font-family:\"Trebuchet MS\",sans-serif; background-color: #FFFFFF; }#msg {border:5px solid #666; background-color:#fff; margin:20px; padding:25px; max-width:40em; -webkit-border-radius: 10px; -khtml-border-radius: 10px; -moz-border-radius: 10px; border-radius: 10px;}#submitButton { text-align: center ; }#footnote {font-size:0.8em;}</style></head><body onload=\"return window.document.echoForm.submit()\"><form name=\"echoForm\" method=\"POST\" action=\"https://mtf.gateway.mastercard.com/acs/MastercardACS/f57e39fe-c267-401f-9693-34f254ca12f3\" accept-charset=\"UTF-8\"><input type=\"hidden\" name=\"PaReq\" value=\"eAFVUctuwjAQvFfiH6KoN9TYDpiGajGC0gdSi2gpVa9WsoIg4oATCvx91yGF1ifPrHc8Owv9Q7b2vtEWaW56vgi476GJ8yQ1i54//3i8ify+alzBx9IijmYY7ywqeMWi0Av00oR6eKcrZRj6CqaDd9wqqOUUqQUhsF9IXTZealMq0PF2OJ4o2ZItwYHVEDK045ESnajL6QjhaicOjM5QzdDqo/YeDNrF0ZuW6L2UCbCqBnG+M6U9qltOf/4C2Nm12u/3QVG1BnGeBcUCmKOBXQxNd85aQaMd0kTx4cQ035urzrw7/5yKt43ZPu07XyudD3rA3AtIdIkq5CLiUgiPh3ctficiYBUPOnNm1Hw28q5lwN2IJwY27qPBCUhX+EsApWsp/qOK2lQ6I8DDJjdIijTa+Q7s4vr+2YUalxSfFGGrTdL1IU91wamkFFAouKxkHADmWlm9OUqkWiwx/xbeuPoBXUGxoQ==\"><input type=\"hidden\" name=\"TermUrl\" value=\"https://www.google.com\"><input type=\"hidden\" name=\"MD\" value=\"\"><noscript><div id=\"msg\"><div id=\"submitButton\"><input type=\"submit\" value=\"Click here to continue\" class=\"button\"></div></div></noscript></form></body></html>\n"

}

},

"veResEnrolled": "Y",

"xid": "0BNn+R+j6U9UVP1QpnqGw6XjaoA="

},

"3DSecureId": "2004123587426KL",

"merchant": " TESTBUYHOMCOM201",

"response": {

"gatewayRecommendation": "PROCEED"

}

}

1. Pay with 3DSecureId "veResEnrolled": "Y" by passing it with your payment.

URL:  [https://gateway-japa.americanexpress.com/api/rest/version/47/merchant/ TESTBUYHOMCOM201/order/45265fF57/transaction/57](https://paymentgateway.commbank.com.au/api/rest/version/47/merchant/ TESTBUYHOMCOM201/order/45265fF57/transaction/57)

METHOD: PUT

{

"apiOperation":"PAY",

"order":{

"amount":"5.00",

"currency":"INR"

},

"3DSecureId": "2004123587428",

"sourceOfFunds":{

"type":"CARD",

"provided":{

"card":{

"number": "5123450000000008",

"expiry": {

"month": "05",

"year": "21"

},

"securityCode":"100"

}

}

}

}

RESPONSE:

{

"3DSecure": {

"veResEnrolled": "Y",

"xid": "RgT+tizYa/PtRipysS0HLjo56do="

},

"3DSecureId": "2004123587428",

"authorizationResponse": {

"cardSecurityCodeError": "M",

"commercialCardIndicator": "1",

"date": "0511",

"financialNetworkCode": "MCC",

"processingCode": "003000",

"responseCode": "00",

"stan": "312878",

"time": "041858",

"transactionIdentifier": "011K4T"

},

"gatewayEntryPoint": "WEB\_SERVICES\_API",

"merchant": "168900001110",

"order": {

"amount": 5,

"chargeback": {

"amount": 0,

"currency": "INR"

},

"creationTime": "2018-05-11T04:18:58.095Z",

"currency": "INR",

"id": "45265fF57",

"merchantCategoryCode": "5972",

"status": "CAPTURED",

"totalAuthorizedAmount": 5,

"totalCapturedAmount": 5,

"totalRefundedAmount": 0

},

"response": {

"acquirerCode": "00",

"acquirerMessage": "Approved",

"cardSecurityCode": {

"acquirerCode": "M",

"gatewayCode": "MATCH"

},

"gatewayCode": "APPROVED"

},

"result": "SUCCESS",

"sourceOfFunds": {

"provided": {

"card": {

"brand": "AMEX",

"expiry": {

"month": "5",

"year": "21"

},

"fundingMethod": "CREDIT",

"issuer": "BANCO DEL PICHINCHA, C.A.",

"number": "512345xxxxxx0008",

"scheme": " AMEX "

}

},

"type": "CARD"

},

"timeOfRecord": "2018-05-11T04:18:58.095Z",

"transaction": {

"acquirer": {

"batch": 20180511,

"date": "0511",

"id": "DBS\_S2I",

"merchantId": "168900001110",

"settlementDate": "2018-05-11",

"timeZone": "+0800",

"transactionId": "011K4T"

},

"amount": 5,

"authorizationCode": "028892",

"currency": "INR",

"frequency": "SINGLE",

"id": "57",

"receipt": "813104312878",

"source": "INTERNET",

"terminal": "95000001",

"type": "PAYMENT"

},

"version": "47"

}