

EMV 3DS Bank Admin ACS User manual

1. Transactions

This screen is used to illustrate all customer transactions order by transaction datetime descendent.

EMV 3DS2

Search...

Transactions

Search by full PAN

Filter

Advanced Search

Transaction ID	Timestamp	PAN	Acquirer BIN / Merchant ID	Amount / Currency	Processed Card Scheme	Merchant Name / MCC	Transaction Status	Details
91524	21/02/2022 12:44:01.581	553656*****9097	541496 / 000000000007733	932 / THB	MASTERCARD	MerchantSIT1 / 4722	CPI	View
91510	20/02/2022 19:05:22.471	553656*****9097	541496 / 000000000007733	19 / THB	MASTERCARD	MerchantSIT1 / 4722	CPC	View
91489	18/02/2022 17:41:14.799	412322*****0222	454852 / 000000000007733	4 / THB	VISA	MerchantSIT1 / 4722	CY	View
91488	18/02/2022 17:37:42.448	412322*****0222	454852 / 000000000007733	13 / THB	VISA	MerchantSIT1 / 4722	CY	View
91473	18/02/2022 13:56:31.104	553656*****9097	541496 / 000000000007733	7 / CHF	MASTERCARD	MerchantSIT1 / 4722	CY	View
91472	18/02/2022 13:48:38.447	412322*****0222	454852 / 000000000007733	31.28 / USD	VISA	MerchantSIT1 / 4722	CY	View
91470	18/02/2022 13:42:59.781	553656*****9097	541496 / 000000000007733	2 / THB	MASTERCARD	MerchantSIT1 / 4722	CY	View
91469	18/02/2022 13:41:02.618	553656*****9097	541496 / 000000000007733	7 / THB	MASTERCARD	MerchantSIT1 / 4722	CY	View
91468	18/02/2022 13:28:20.873	553656*****9097	541496 / 000000000007733	11 / THB	MASTERCARD	MerchantSIT1 / 4722	CY	View
91467	18/02/2022 13:28:29.791	553656*****9097	541496 / 000000000007733	2 / THB	MASTERCARD	MerchantSIT1 / 4722	CPC	View
91466	18/02/2022 13:28:15.769	412322*****0222	454852 / 000000000007733	14 / THB	VISA	MerchantSIT1 / 4722	CY	View
91458	18/02/2022 10:54:30.865	412322*****0222	454852 / 000000000007733	12 / THB	VISA	MerchantSIT1 / 4722	CPC	View
91446	17/02/2022 17:03:05.078	553656*****9097	541496 / 000000000007733	20 / THB	MASTERCARD	MerchantSIT1 / 4722	CPC	View
91432	17/02/2022 14:13:52.660	412322*****0222	454852 / 000000000007733	12 / THB	VISA	MerchantSIT1 / 4722	CPC	View
91387	17/02/2022 09:11:10.230	412322*****0222	454852 / 000000000007733	21 / THB	VISA	MerchantSIT1 / 4722	CY	View
91385	17/02/2022 09:10:11.727	553656*****9097	541496 / 000000000007733	20 / THB	MASTERCARD	MerchantSIT1 / 4722	CY	View
91204	14/02/2022 10:36:44.276	553656*****9097	541496 / 000000000007733	4 / CHF	MASTERCARD	MerchantSIT1 / 4722	CY	View
91203	14/02/2022 10:34:20.435	412322*****0222	454852 / 000000000007733	28.68 / USD	VISA	MerchantSIT1 / 4722	CY	View
91200	14/02/2022 10:10:59.198	553656*****9097	541496 / 000000000007733	1 / THB	MASTERCARD	MerchantSIT1 / 4722	CY	View
91199	14/02/2022 10:08:09.341	412322*****0222	454852 / 000000000007733	7 / THB	VISA	MerchantSIT1 / 4722	CY	View
91198	14/02/2022 10:00:58.587	412322*****0222	454852 / 000000000007733	6 / THB	VISA	MerchantSIT1 / 4722	CY	View
91137	12/02/2022 17:28:08.282	553656*****9097	541496 / 000000000007733	10.51 / CHF	MASTERCARD	MerchantSIT1 / 4722	CPC	View
91136	12/02/2022 14:05:58.071	412322*****0222	454852 / 000000000007733	6 / THB	VISA	MerchantSIT1 / 4722	CPC	View
91135	12/02/2022 13:35:51.561	412322*****0222	454852 / 000000000007733	6 / THB	VISA	MerchantSIT1 / 4722	CPI	View
91071	10/02/2022 11:09:40.203	412322*****0222	454852 / 000000000007733	9 / THB	VISA	MerchantSIT1 / 4722	CY	View

25

« 1 2 3 4 5 »

Showing 25 records of 21424 | Page 1 of 857

Excel

PDF

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Version: V1.00

No	Item	Description
1	TransactionID	Running number
2	Timestamp	Date and time of the transaction


3	PAN	Credit Card Number
4	Acquirer/Merchant ID	Acquirer BIN / merchant ID
5	Amount/Currency	The amount and currency of transaction
6	Processed Card Scheme	Card scheme of transaction e.g. VISA, MASTERCARD
7	Merchant Name /MCC	Merchant Name and MCC Code
8	Transaction Status	Status of the transaction <ul style="list-style-type: none"> • AY - ARes Authentication Successful • CY - CRes Authentication Successful • U - Authentication Could Not Be Performed • A - Attempts Processing Performed • C - Challenge Required • R - Issuer Rejected • N - Not Authenticated • CPI - Challenge Load Error • CPC - Challenge Browser Closed • CPE - Challenge External Error • CPM - Challenge ACS Malfunction • Y - Authentication Successful • I - Informational Transaction • D - Decoupled Authentication • IN - Initial
9	Details	Link to see transactions details

1.1. Search Transaction

User can search transaction from two points.

- If users have full PAN, they can search by input PAN No. in field below to retrieve all transactions which belong to this PAN.





- If users have only partially information, they can user advanced search to retrieve data.

 [Advanced Search](#)

When select Advanced Search, users can input search criteria as follows.

Advance Transaction Search

Close X

PAN Format :	<input type="text" value="PAN Format"/>	IP Country :	<input type="text" value="IP Country"/>
PAN :	<input type="text" value="0000-0000-0000-0000*"/>	Transaction Time From :	<input type="text" value="/ /"/> 
Card Scheme :	<input type="text" value="All"/> 	Transaction Time To :	<input type="text" value="/ /"/> 
Merchant ID :	<input type="text" value="Merchant ID"/>	Authentication Method :	<input type="text" value="Auth Method"/>
Merchant name :	<input type="text" value="Merchant name"/>	Transaction Status :	<input type="text" value="Status"/>
Merchant MCC :	<input type="text" value="Merchant MCC"/>	Acquirer BIN :	<input type="text" value="Acquirer BIN"/>
Authentication Version :	<input type="text" value="Authentication Version"/>	Cardholder IP :	<input type="text" value="Cardholder IP"/>
Purchase Currency :	<input type="text" value="Purchase Currency"/>	Cardholder Name :	<input type="text" value="Cardholder Name"/>
Purchase Amount :	<input type="text" value="Purchase Amount"/> 	Cardholder Email :	<input type="text" value="Cardholder Email"/>
3DS Requestor Name :	<input type="text" value="3DS Requestor Name"/>	Mobile Number :	<input type="text" value="Mobile Number"/>
3DS Requestor URL :	<input type="text" value="3DS Requestor URL"/>	Device Channel :	<input type="text" value="Device Channel"/>
DS Reference Number :	<input type="text" value="DS Reference Number"/>	Transaction ID :	<input type="text" value="Transaction ID"/>
ACS Transaction ID :	<input type="text" value="ACS Transaction ID"/>	DS Transaction ID :	<input type="text" value="DS Transaction ID"/>
BIN :	<input type="text" value="Select BIN"/>	3DS Transaction ID :	<input type="text" value="3DS Transaction ID"/>

Search

Reset

Criteria list

No	Input Name	Description
1	PAN Format	Credit card number format for PAN input field - Full PAN - First 6 digits and Last 4 digits - Last 4 digits
2	PAN	Credit Card Number
3	Card scheme	Card scheme (Visa, Master, JCB and AMEX)
4	Merchant ID	Merchant ID from Acquire
5	Merchant Name	The name of the merchant
6	Merchant MCC	Merchant Category Code
7	Authentication Version	EMV ACS Protocol Version 2.0,2.1,2.2
8	Purchase Currency	Currency in transaction
9	Purchase Amount	Amount in transaction
10	3DS Requester Name	3DS Name who request to verify authentication
11	3DS Requester URL	3DS URL who request to verify authentication
12	DS Reference Number	Reference Number from 3DS Server
13	ACS Transaction ID	ACS Transaction ID reference
14	BIN	Issuer BIN
15	IP Country	Location of IP address used by the cardholder browser at the time of purchase
16	Transaction Time From	The start date of the search criteria
17	Transaction Time To	The end date of the search criteria
18	Authentication Method	Authentication Method on Challenge Process
19	Transaction Status	Status of the transaction AY - ARes Authentication Successful CY - CRes Authentication Successful U - Authentication Could Not Be Performed A - Attempts Processing Performed C - Challenge Required R - Issuer Rejected N - Not Authenticated CPI - Challenge Load Error CPC - Challenge Browser Closed CPE - Challenge External Error CPM - Challenge ACS Malfunction Y - Authentication Successful I - Informational Transaction D - Decoupled Authentication IN - Initial

20	Acquirer BIN	Acquirer BIN assigned by the card scheme for the acquiring member
21	Cardholder IP	IP address used by the cardholder browser at the time of purchase
22	Cardholder Name	Name of cardholder
23	Cardholder Email	Email Address of cardholder
24	Mobile Number	Mobile number of cardholders
25	Device Channel	Cardholder will do on which channel Browser SDK – SDK channel (Ex. Mobile App) 3RI - 3d requester initiated
26	Transaction ID	ACS Transaction ID
27	DS Transaction ID	Directory Service Transaction ID
28	3DS Transaction ID	3DS Server Transaction ID

Transaction Status Description

Status of the transaction	Description	Remark
AY	ARes Authentication Successful	Successful transaction created by customer with Frictionless flow
CY	CRes Authentication Successful	Successful transaction created by customer with Challenge flow
U	Authentication Could Not Be Performed	Fail transaction – This could be due to technical error, or error response from DS such as timed out. Log analysis required
A	Attempts Processing Performed	Back-end Status
C	Challenge Required	Customer is processing challenge flow.
R	Issuer Rejected	Customer card has been locked or inactivated
N	Not Authenticated	Fail transaction
CPI	Challenge Load Error	Customer cannot load challenge screen
CPC	Challenge Browser Closed	Customer close challenge screen
CPE	Challenge External Error	Fail transaction – This could be due to technical error. Log analysis required.
CPM	Challenge ACS Malfunction	Fail transaction – This could be due to technical error. Log analysis required.
Y	Authentication Successful	Back-end Status
I	Informational Transaction	Back-end Status
D	Decoupled Authentication	Back-end Status
IN	Initial	Initial Status

- After input search criteria, user can click “search” button to search for transaction.



- In case that users would like to reset search criteria, they can click on “Reset” button.



4.2 Transaction Details

User can click “View” action on transaction list screen to get to transaction detail screen.

After click “View” button, system will show transaction additional information as below.

Transaction details Summary

Transaction Details Summary

Close X

Card Number :

402234*****0097 Full PAN

Transaction Date/Time :

14/02/2022 10:39:06.503

Merchant Name :

Ticket Service

Merchant MCC :

7922

Transaction ID :

221582

Purchase Amount :

41.7

Purchase Currency :

THB

Acquirer Merchant ID :

9876543210001

Acquirer BIN :

000000999

Transaction Processed Card Scheme :

VISA

Transaction Status :

CY - CRes Authentication Successful

Cardholder Activity

Timestamp	Message Details
14/02/2022 10:38:50.335	Cardholder 402234*****0097 initial OTP has been generated.
14/02/2022 10:39:06.522	Cardholder 402234*****0097 authentications successfully.
14/02/2022 10:39:06.524	Cardholder 402234*****0097 enter correct OTP password.

Detailed Window

No	Field	Description
1	Card Number	Credit Card Number
2	Transaction Date/Time	Date and time do Transaction

3	Merchant Name	Name of Merchant
4	Merchant MCC	Merchant Category Code
5	Transaction ID	Transaction ID
6	Purchase Amount	Amount
7	Purchase Currency	Purchase Currency
8	Acquirer Merchant ID	Merchant ID
9	Acquirer BIN	Acquirer BIN
10	Transaction Processed Card Scheme	Card scheme used to process the transaction
11	Transaction Status	Transaction Status
	Cardholder Activity	List relate activity this card holder (Last 10 activity)

If users would like to get more transaction information, they can select “Detailed Window” button to see it.

Detailed Window

Transaction detail

Transaction detail is separated into four tabs.

1. Transaction Summary Tab

This tab use to show all information for specific transaction and separated into Two sections.

1.1. 1st section, show transaction basic information.

1.2. 2nd section, show message log follow request/response which occurred on this transaction.

Transaction Detailed


Close X

Transaction Summary

RBA Details

Cardholder Details

Cardholder History

Card Number : 402234*****0097 Full PAN 

Transaction Date/Time : 14/02/2022 10:39:06.503

Merchant Name : Ticket Service

Merchant MCC : 7922

Purchase Amount : 41.7

Purchase Currency : 764 - THB

Acquirer Merchant ID : 9876543210001

Acquired BIN : 000000999

Issuer BIN : 402234

Transaction ID : 221582

Cardholder IP : 1.12.123.255

Purchase Country : THAILAND

Device channel : 02 - Browser

CAVV/UCAF (20 Byte) : 00050109410004000000104A7640457417190166

CAVV/UCAF (Base64) : AAUBCUEABAAAABKdkBFdBcZAWY=

ECI : 05

Transaction Status : CY - CRes Authentication Successful

Transaction Processed Card Scheme : VISA

Authentication Method : OTP Other

3DS Server TransId : 0fc28fbb-f03a-4ba1-9bfc-bf2a33805bda

Directory Server TransId : 71e47811-fb19-4de1-9963-c0e292238b3e

ACS TransId : fca9031a-8ca8-4b2c-b284-551cdb841808

3DS Requestor Authentication Indicator : Recurring transaction

3DS Requestor Challenge Indicator : Challenge requested (Mandate)

Message Category : PA

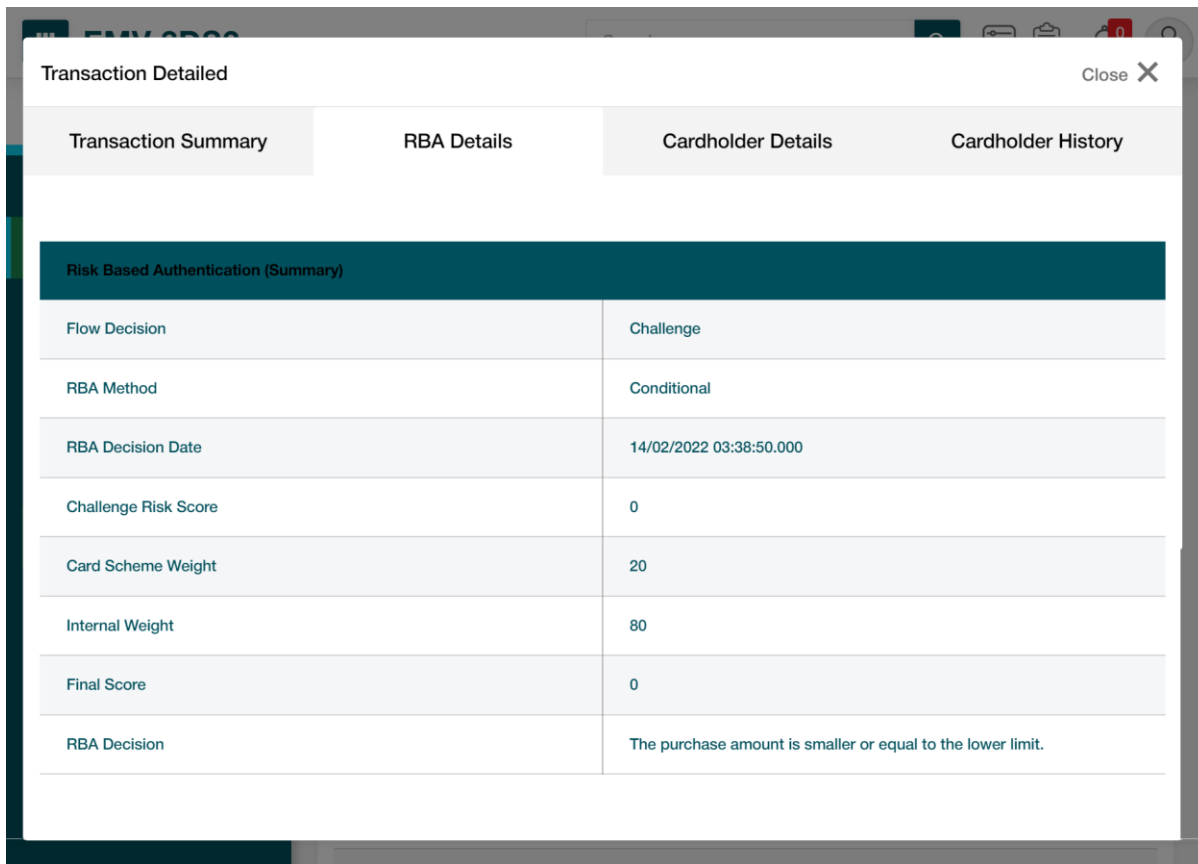
Message Logs

Timestamp	Message	Log
14/02/2022 10:38:49.460	AReq	Display
14/02/2022 10:38:49.777	ARes	Display
14/02/2022 10:38:50.166	CReq	Display
14/02/2022 10:38:50.309	Html	Display
14/02/2022 10:39:06.329	CReq	Display
14/02/2022 10:39:06.436	RReq	Display
14/02/2022 10:39:06.486	RRes	Display
14/02/2022 10:39:06.525	CRes	Display

2. RBA details Tab

Risk Based Authentication (Summary) shows RBA calculated value which have detail as follows

- 2.1. Flow Decision shows RBA calculated result which can be.
 - 2.1.1.Challenge
 - 2.1.2.Frictionless
- 2.2. RBA Method shows RBA decision type which can be.
 - 2.2.1.Conditional
 - 2.2.2.Scheme Scoring
- 2.3. RBA Decision Date shows RBA result time.
- 2.4. Challenge Risk Score is minimum score to challenge as current setting.
- 2.5. Card Scheme Weight is Scheme Score weighting as current setting.
- 2.6. Internal Weight is Internal Score weighting as current setting.
- 2.7. Final Score is calculated result in case of scoring.
- 2.8. RBA Decision is calculated summary decision.



Risk Based Authentication (Summary)	
Flow Decision	Challenge
RBA Method	Conditional
RBA Decision Date	14/02/2022 03:38:50.000
Challenge Risk Score	0
Card Scheme Weight	20
Internal Weight	80
Final Score	0
RBA Decision	The purchase amount is smaller or equal to the lower limit.

3. Cardholder Details Tab

This tab shows the information which received from AReq.

Transaction Detailed

Close X

Transaction Summary	RBA Details	Cardholder Details	Cardholder History
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Cardholder Information - AReq	
Card Number	402234*****0097 Full PAN
Cardholder Name	Example
Cardholder Email Address	example@example.com
Cardholder Account Identifier	EMVCo 3DS Test Account 000000001
Cardholder Billing Address	Billing Address Line 1, Billing Address Line 2, Billing Address Line 3, Bangkok, 10120, Sathorn, 764
Cardholder Shipping Address	Shipping Address Line 1, Shipping Address Line 2, Shipping Address Line 3, Bangkok, 10120, Sathorn, 764
Cardholder Home Phone Number	123123456789
Cardholder Mobile Phone Number	123123456789
Cardholder Work Phone Number	123123456789

Cardholder Account Information - AReq	
Account Age	More than 60 days
Cardholder Account Change	More than 60 days
Password Change	More than 60 days
Cardholder Account Date	20220214
Cardholder Account Change Date	20220214
Cardholder Account Password Change Date	20220214
Shipping Address Usage Indicator	More than 60 days
Shipping Address Usage	
Number of Transactions per Day	1
Number of Transactions per Year	1
Number of Provisioning Attempts Day	1
Shipping Name Indicator	Account Name identical to shipping Name
Suspicious Activity	No suspicious activity has been observed
Cardholder Account Purchase Count	1
Payment Account Age	More than 60 days
Payment Account Age Date	20220214

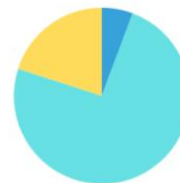
Cardholder's Transactions Amount



Transactions History by country wise



Transactions History by device wise



4. Cardholder History Tab

This tab show recent 50 cardholder activities.

Transaction Detailed

Close X

Transaction Summary

RBA Details

Cardholder Details

Cardholder History

Cardholder Activity

Timestamp	Message Detail
14/02/2022 10:38:50.335	Cardholder 402234*****0097 initial OTP has been generated.
14/02/2022 10:39:06.522	Cardholder 402234*****0097 authentications successfully.
14/02/2022 10:39:06.524	Cardholder 402234*****0097 enter correct OTP password.