1.Cardholder will enter card details on merchant website (server).

2. The cardholder details entered on website those details merchant server will forward to IPG (in form of masked details like card no. , card expiry , cvv,MID)

3.IPG will check the bin like visa/Master/Amex /JCB respectively IPG will forward to Directory Server (Visa/Master)

**IPG will send those above details to Directory server(Visa/Master) in form of AREQ(authentication request)**

4.Card Network will validate the bin and forward to ACS (Issuer)

* Example:-1.if cardholder uses ICICI Bank Directory Server will redirect to ICICI.
  + 2. if cardholder uses HDFC Bank Directory Server will redirect to HDFC.

5. Here ACS url is received from issuer, this will transmit to Directory Server.

6. Directory Server will send ACS url & CReq in form of (ARes) to IPG

7.The IPG will send CREQ to ACS to prompt the generation of a one-time password (OTP), along with the TermURL to input the OTP on the Fiserv page.

8. Once the OTP is entered on ACS page , ACS will send response to IPG in form of **Cres**

9. IPG will validate the authentication response if successful then send request to switch Base24 for authorization.

10.Base24 will connect with issuer via Directory Server.

11.Issuer will validate (funds and Business rules) and sends response toBase24, then Base24 will send response to IPG, IPG will send confirmation to Merchant-> cardholder.