* Customer do TXN at merchant
* After choose payment by credit card, customer will input payment info (Name on card, CVC, Exp date, . . . .)
* After submit, MPI will call VS/MC Directory Sever and send VEReq (Verification Request)
* ACS (S2P) will receive VEReq and check for cardholder info
* After OK S2P will gen VERes (Verification Response ) back to merchant/MPI with URL of OTP page
* MPI after receive VERes, then will redirect their page to our/SCB OTP page and simultaneously send PAReq (payer request)
* S2P will receive this PAReq and start to parse the message and simultaneously gen and send OTP to cardholder mobile number
* In customer view, they will see the OTP page and receive OTP SMS
* Customer input the OTP in OTP page and submit
* S2P directly will receive the input and compare it wilth previously generated OTP
* If matched, S2P will gen CAVV and send back PARes (Payer response) to merchant with the authentication status = Y (authenticated)
* Merchant will send authorization message together with CAVV to MC/VS and redirect to out host (SWT) to perform authoriation

Kiểm tra VEReq và VERes tại màn hình “**Enrollment Verification Transaction Listing”**

Kiểm tra PAReq và PARes tại màn hình “**Payer Authentication Transaction Listing**”