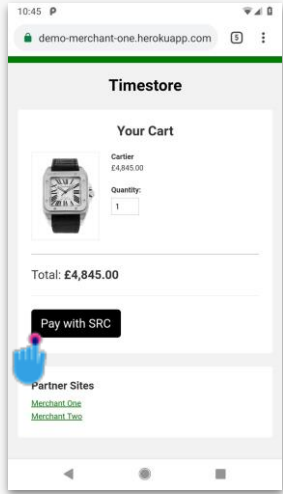
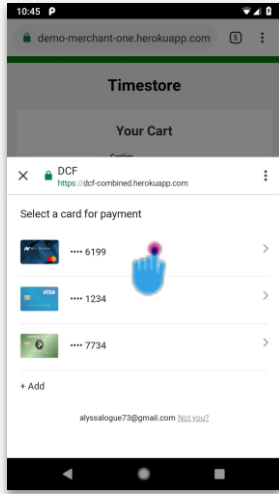


Example of SRC/3DS integration with W3C flows

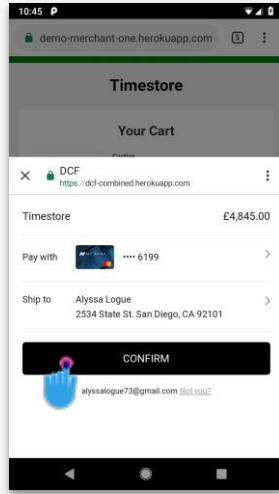
Use case: returning, recognized consumer, no 3DS (or 3DS frictionless – if merchant requests 3DS and there is no step up)



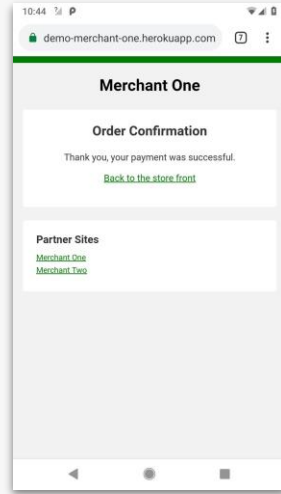
User selects to pay



User is recognized and selects a card



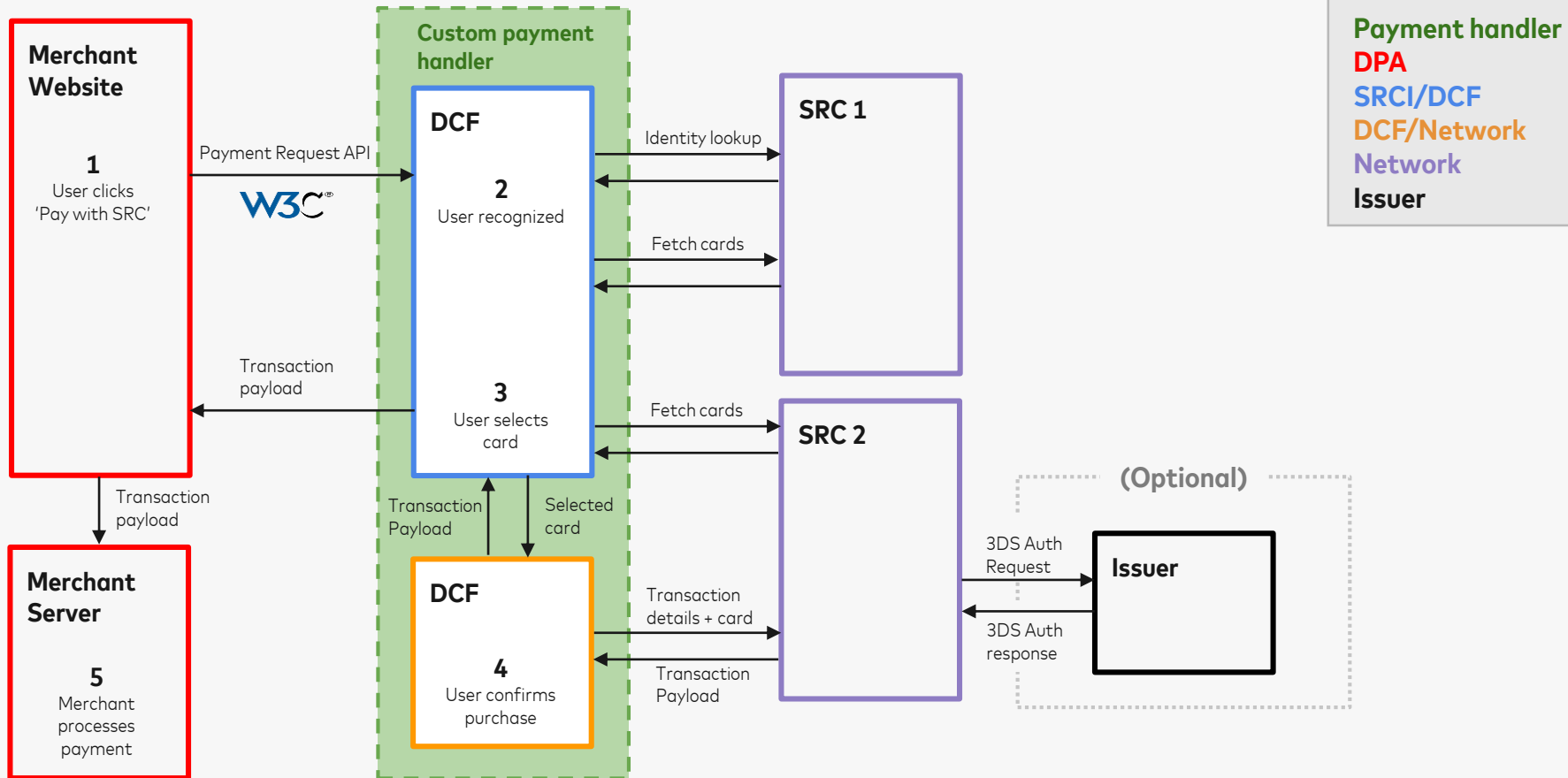
User confirms the transaction



Purchase confirmed by the merchant

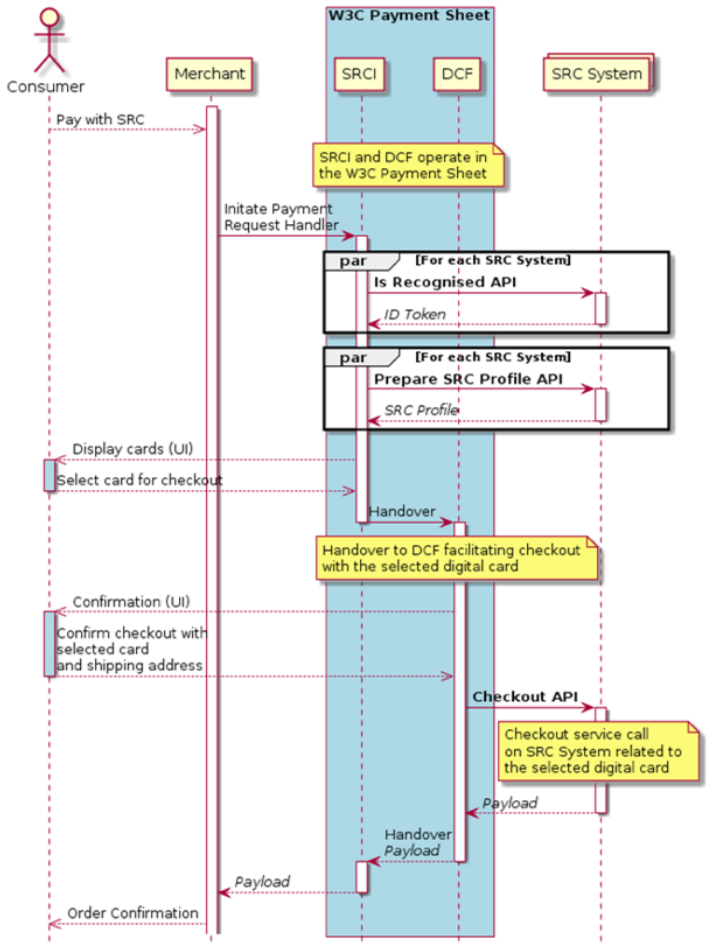
Example of SRC/3DS integration with W3C flows

Returning, recognized consumer, no 3DS (or 3DS frictionless)



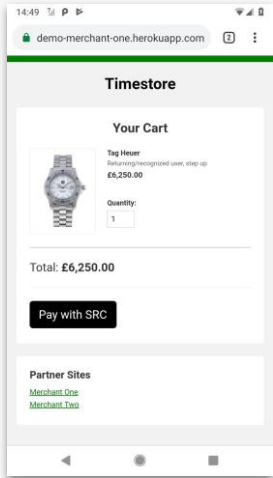
Example of SRC/3DS integration with W3C flows

Returning, recognized consumer, no 3DS (or 3DS frictionless)

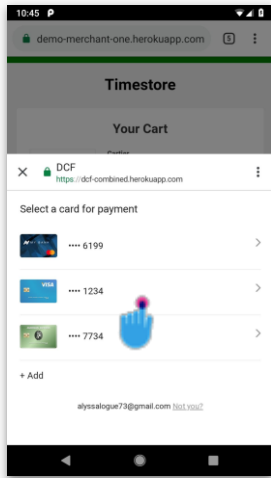


Example of SRC/3DS integration with W3C flows

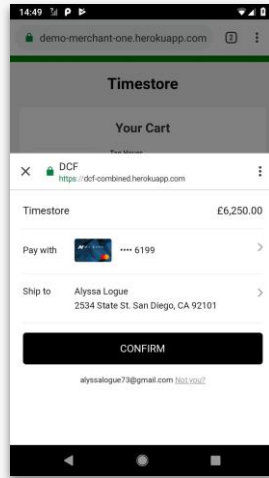
Returning, recognized consumer, 3DS requested by merchant, 3DS performed by payment handler on-behalf of merchant, step up required (based on regulation or risk decision), example of Issuer app used for step up



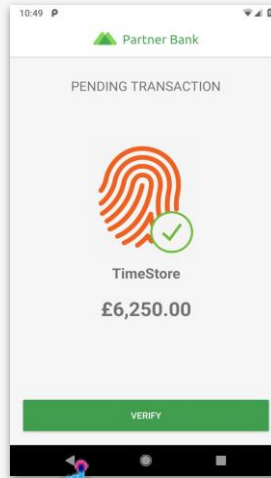
User selects to Pay



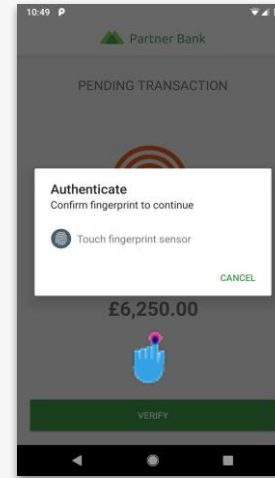
User is recognized and selects a card



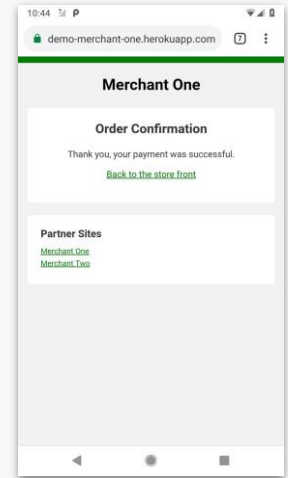
User confirms the purchase



The card issuer app is launched (user may have received a notification and clicked on it), and user asked to verify the transaction



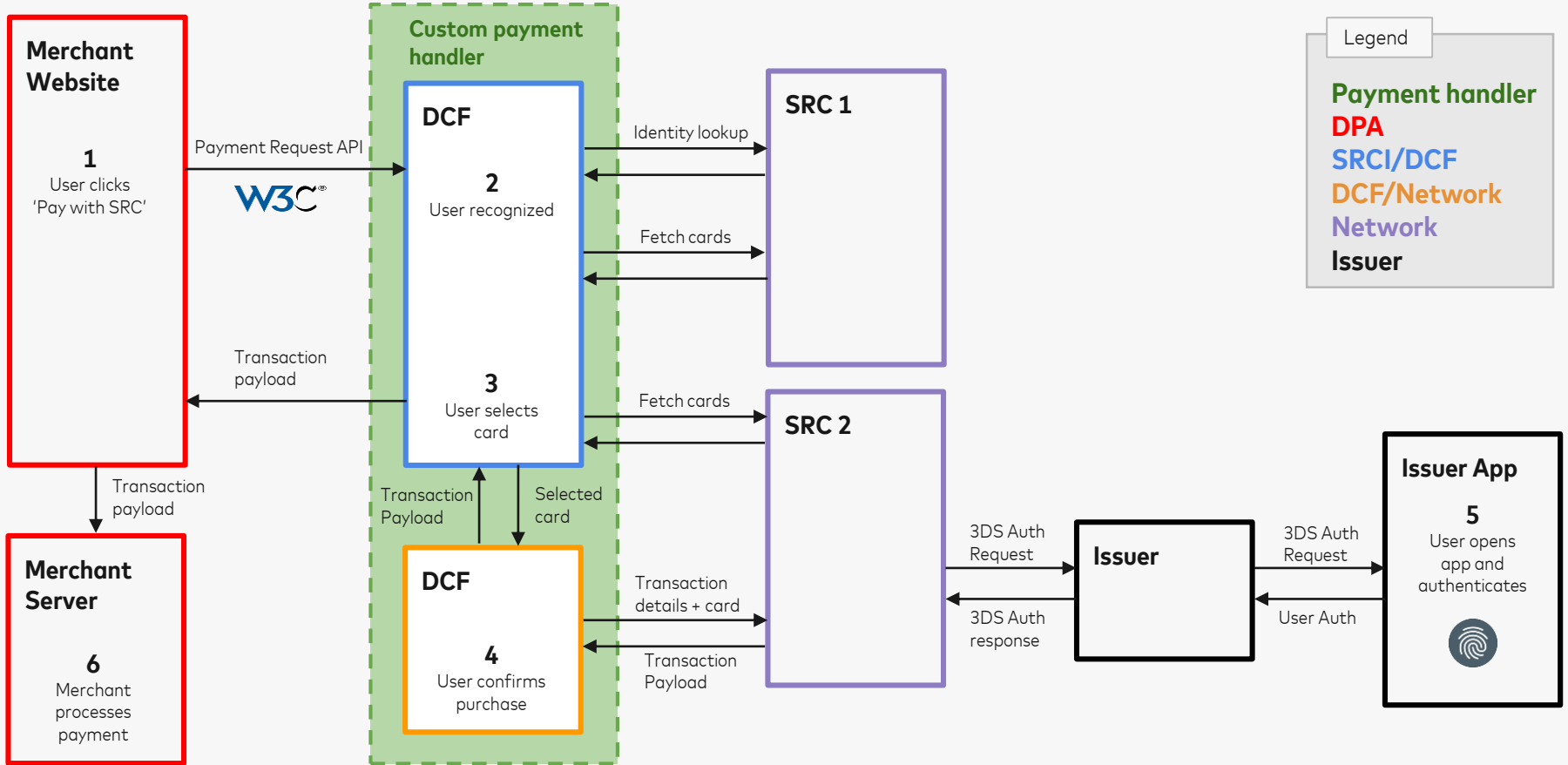
User presents fingerprint to authenticate with the issuer app



Purchase confirmed by merchant

Example of SRC/3DS integration with W3C flows

Returning, recognized consumer, 3DS with step up (example of Issuer app used for step up)



Example of SRC/3DS integration with W3C flows

Returning, recognized consumer, 3DS with step up (example of Issuer app used for step up)

