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)

1. User clicks ‘Pay with SRC’
2. User recognized
3. User selects card
4. User confirms purchase
5. Merchant processes payment

Legend
- Payment handler
- DPA
- SRCl/DCF
- DCF/Network
- Network
- Issuer
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)

1. User clicks ‘Pay with SRC’
2. User recognized
3. User selects card
4. User confirms purchase
5. User opens app and authenticates
6. Merchant processes payment

Legend:
- Payment handler
- DPA
- SRCI/DCF
- DCF/Network
- Network
- Issuer

Custom payment handler

Merchant Website

Merchant Server

Issuer App

Example of SRC/3DS integration with W3C flows
Returning, recognized consumer, 3DS with step up (example of Issuer app used for step up)