

EMV Hosted Session Integration

Below is the Steps which you need to follow for the EMV 2.0 Hosted Session Integration.

1. Create the Session
2. Update the Session.
3. Initiate Authentication
4. Authenticate Payer
5. Pay or Auth/Cap

Create Session:

You need to create the session by using the below API link also find the below sample request & response.

https://ap-gateway.mastercard.com/api/documentation/apiDocumentation/rest-json/version/57/operation/Session%3a%20Create%20Session.html?locale=en_US

Request:

HTTP Method: POST

URL: <https://ap-gateway.mastercard.com/api/rest/version/61/merchant/TEST879992000/session>

Response:

```
{
  "merchant": "TEST879992000",
  "result": "SUCCESS",
  "session": {
    "aes256Key": "gBK0XU18ELB95ciBKceiCpxBSxSF8LUwsba8UQfk7Ek=",
    "authenticationLimit": 5,
    "id": "SESSION0002512906947J47315443H6",
    "updateStatus": "NO_UPDATE",
    "version": "0ff856ba01"
  }
}
```

Update the Session:

once the session is created you need to pass that session ID into backend of the UI where you are entering the card details below is the link for the sample hosted session UI code you can change this code accordingly to your website UI

then when you enter the card details you will get the updated session ID in the console the card details would be store in the session container now you need to use the session ID for the further API.

```
<html>
<head>
<!-- INCLUDE SESSION.JS JAVASCRIPT LIBRARY -->
<script src="https://ap-
gateway.mastercard.com/form/version/57/merchant/MTB/session.js">
</script>
<!-- APPLY CLICK-JACKING STYLING AND HIDE CONTENTS OF THE PAGE -->
<style id="antiClickjack">body{display:none !important;}</style>
</head>
<body>
```

```
<!-- CREATE THE HTML FOR THE PAYMENT PAGE -->
```

```
<script type="text/javascript">
if (self === top) {
    var antiClickjack = document.getElementById("antiClickjack");
    antiClickjack.parentNode.removeChild(antiClickjack);
} else {
    top.location = self.location;
}

PaymentSession.configure({
    session: "SESSION0002207749238L02778802N9",
    fields: {
        // ATTACH HOSTED FIELDS TO YOUR PAYMENT PAGE FOR A CREDIT
        CARD
        card: {
            number: "#card-number",
            securityCode: "#security-code",
            expiryMonth: "#expiry-month",
            expiryYear: "#expiry-year",
            nameOnCard: "#cardholder-name"
        }
    }
});
```

Please enter your payment details:

Credit Card

Card Number:

Expiry Month:

Expiry Year:

Security Code:

Cardholder Name:

The screenshot shows the browser's developer console with the following messages:

- Session updated with data: SESSION0002207749238L02778802N9 (HOSTES_SESSION_NEW.html:52)
- Security code was provided. (HOSTES_SESSION_NEW.html:56)
- The user entered a Mastercard credit card. (HOSTES_SESSION_NEW.html:61)

Initiate Authentication

For the initiate authentication please refer the below link here you need to pass the Order ID and the transaction ID in the URL make sure that order ID should Be unique and under each order their would be multiple transactions ID's

https://ap-gateway.mastercard.com/api/documentation/apiDocumentation/rest-json/version/57/operation/Authentication%3a%20%20Initiate%20Authentication.html?locale=en_US

Request:

HTTP METHOD: PUT

URL: <https://ap-gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/UniqueId/transaction/TRN1>

```
{
  "apiOperation": "INITIATE_AUTHENTICATION",
  "authentication": {
    "acceptVersions": "3DS1,3DS2",
    "channel": "PAYER_BROWSER",
    "purpose": "PAYMENT_TRANSACTION"
  },
  "order": {
    "currency": "AED"
  },
  "session": {
    "id": "SESSION0002512906947J47315443H6"
  }
}
```

Response:

```
{
  "authentication": {
    "3ds2": {
      "directoryServerId": "A999999999",
      "methodCompleted": false,
      "methodSupported": "SUPPORTED",
      "protocolVersion": "2.1.0",
      "requestorId": "MAS00001_INT_MPGS_APTEST879992000",
      "requestorName": "PG TESTING-PROD 1"
    },
    "acceptVersions": "3DS1,3DS2",
    "channel": "PAYER_BROWSER",
    "purpose": "PAYMENT_TRANSACTION",
    "redirect": {
      "customized": {
        "3DS": {
          "methodPostData": "eyJ0aHJlZURTTWV0aG9kTm90awZpY2F0aw9uVWJMIjoiaHR0cHM6Ly9hcC5nYXRld2F5Lm1hc3RlcmNhcmQuY29tL2NhbGxiYWNRSW50ZXJmYWwN1L2dhdGV3YXkvZjk2MmU1MGQ5ZGY4NjVknjBhZ"
        }
      }
    }
  }
}
```




```
    }
  },
  "type": "CARD"
},
"timeOfLastUpdate": "2022-02-15T15:10:00.318Z",
"timeOfRecord": "2022-02-15T15:10:00.341Z",
"transaction": {
  "amount": 0,
  "authenticationStatus": "AUTHENTICATION_AVAILABLE",
  "currency": "AED",
  "id": "121601",
  "type": "AUTHENTICATION"
},
"version": "61"
}
```

When 3DS2 is available. The Method call can be used by the ACS to gather additional data prior to the authentication request to increase the likelihood of frictionless authentication being available. The method call is triggered in a hidden iframe, so is invisible to the payer. It also does not provide any callback upon completion.

```
div.innerHTML= response.authentication.redirectHtml;
eval(document.getElementById('initiate-authentication-script').text)
```

Note: here you need to do the hidden POST by using the above code for the remove the escape characters from “redirectHtml” and do the hidden post

Authenticate Payer

In the authentication step you will get the response that either the transaction will process Friction less or challenge flow. Below is the sample request and response for the authentication payer

This is a step here we will know that the transaction will process **FRICIONLESS OR CHALLENGE FLOW**

https://ap-gateway.mastercard.com/api/documentation/apiDocumentation/rest-json/version/57/operation/Authentication%3a%20%20Authenticate%20Payer.html?locale=en_US

```
Request:
HTTP METHOD: PUT
URL: https://ap-gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/Uniqueld/transaction/TRN1
{
  "apiOperation": "AUTHENTICATE_PAYER",
  "authentication":{
    "redirectResponseUrl":"http://localhost/WORK/Session1.php"
  },
  "order":{
    "amount":"100",
    "currency":"AED"
  },
}
```

```
"device": {
  "browser": "EDGE",
  "browserDetails": {
    "3DSecureChallengeWindowSize": "FULL_SCREEN",
    "acceptHeaders": "application/json",
    "colorDepth": 24,
    "javaEnabled": false,
    "language": "en-US",
    "screenHeight": 640,
    "screenWidth": 480,
    "timeZone": 273
  }
},
"session": {
  "id": "SESSION0002512906947J47315443H6"
}
}
```

Frictionless Response

If in the response if you receive the **transactionStatus": "Y" and payerInteraction": "NOT_REQUIRED"** then its mean that no need to redirect the customer to the OTP page simply you need to run the "PAY" API.

```
{
  "authentication": {
    "3ds": {
      "acsEci": "02",
      "authenticationToken": "mHyn+7YFi1EUAREAAAANUe6Hv8=",
      "transactionId": "3c8a144c-45b7-402d-978c-8d7a770f60e4"
    },
    "3ds2": {
      "acsTransactionId": "648c3492-42a2-43b5-bec0-ec0cb0e32f46",
      "directoryServerId": "A999999999",
      "dsTransactionId": "3c8a144c-45b7-402d-978c-8d7a770f60e4",
      "methodCompleted": false,
      "methodSupported": "SUPPORTED",
      "protocolVersion": "2.1.0",
      "requestorId": "MAS00001_INT_MPGS_MTTEST874712000",
      "requestorName": "MPGS PRODUCT-TEST 1",
      "transactionStatus": "Y"
    },
    "payerInteraction": "NOT_REQUIRED",
    "psd2": {
      "whitelistStatus": "WHITELISTED"
    }
  }
}
```

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```
    },
    "redirect": {
      "customized": {
        "3DS": {
          "acsUrl": "https://mtf.gateway.mastercard.com/callbackInterface/gateway/6853a7f010de3b820c35662f9df53e1526cddea1e324f30e0e5e9a491a855012",
          "cReq": "e30="
        }
      },
      "domainName": "mtf.gateway.mastercard.com"
    },
    "redirectHtml": "<div id=\"threadsFrictionLessRedirect\" xmlns=\"http://www.w3.org/1999/html\"> <iframe id=\"challengeFrame\" name=\"challengeFrame\"> </iframe> <form id=\"threadsFrictionLessRedirectForm\" method=\"POST\" action=\"http://localhost/WORK/Session1.php\" target=\"challengeFrame\"> <input type=\"hidden\" name=\"order.id\" value=\"UniqueId1\" /> <input type=\"hidden\" name=\"transaction.id\" value=\"TRN11\" /> <input type=\"hidden\" name=\"response.gatewayRecommendation\" value=\"PROCEED\" /> <input type=\"hidden\" name=\"encryptedData.ciphertext\" value=\"vuw1KfQD0F4uDD2uqAjfN5NjsS3+Crmh8HGZdzIwm2Dr90u6a500EZvxMI3GwtBHVxppyyUmNTXj2WUljG1YcFRETCcGFAqg3BNcbXRWFAYZCNCsvsNPoUJ0wbFAvdoHd1XGLbDhiqntgr1539L6ye0Tp5g22KldDm6yt1GaSWRUfBQuP2FMeD/lXaR5eT+JxzX+z/aNDvN0Gxc1QRgEO+WxcIiVZjSnWDCsWPKGtWIXkcsRESkhhRw3B4VaNYdUL+oLjnvbyG3HddweCNlnui2mBicR8hz5Gt/22pjt7T90bQK+TFxArsF/XSNDYtLekwbahsWEf1hqXs3368o0lMfmAFBdQsAHraKfJwYKxuDG6A7MggKSumJYrXDQcpqReD2aUPSLZAMjNiOI5TydRXzvXHkPqZ76QP3YuFPfNwG6AReUC3rFpa3cdJqbTdzrzdU001a4d2xV1NuH6XtW0dikWlmpBgTtPgYHXER4z0AU2T5UUKvinkbs4deeIMGSOC7JfbkBoDVUpadzY4shv729Bo0Ygfy0Kk6ZRML1D/m0HJ1cIUoFydI4eT6jmz+SpHFQ5iJJThnq20P0JT8\" /> <input type=\"hidden\" name=\"encryptedData.nonce\" value=\"LCJsA4PHiS6AAADY\" /> <input type=\"hidden\" name=\"encryptedData.tag\" value=\"JZmQ5vQP7onyAjvqPfb5ig==\" /> <input type=\"hidden\" name=\"result\" value=\"SUCCESS\" /> </form> <script id=\"authenticate-payer-script\"> var e=document.getElementById(\"threadsFrictionLessRedirectForm\"); if (e) { e.submit(); if (e.parentNode !== null) { e.parentNode.removeChild(e); } } </script> </div>\",
    "version": "3DS2"
  },
  "device": {
    "browser": "EDGE"
  },
  "encryptedData": {
    "ciphertext": "vuw1KfQD0F4uDD2uqAjfN5NjsS3+Crmh8HGZdzIwm2Dr90u6a500EZvxMI3GwtBHVxppyyUmNTXj2WUljG1YcFRETCcGFAqg3BNcbXRWFAYZCNCsvsNPoUJ0wbFAvdoHd1XGLbDhiqntgr1539L6ye0Tp5g22KldDm6yt1GaSWRUfBQuP2FMeD/lXaR5eT+JxzX+z/aNDvN0Gxc1QRgEO+WxcIiVZjSnWDCsWPKGtWIXkcsRESkhhRw3B4VaNYdUL+oLjnvbyG3HddweCNlnui2mBicR8hz5Gt/22pjt7T90bQK+TFxArsF/XSNDYtLekwbahsWEf1hqXs3368o0lMfmAFBdQsAHraKfJwYKxuDG6A7MggKSumJYrXDQcpqReD2aUPSLZAMjNiOI5TydRXzvXHkPqZ76QP3YuFPfNwG6AReUC3rFpa3cdJqbTdzrzdU001a4d2xV1NuH6XtW0dikWlmpBgTtPgYHXER4z0AU2T5UUKvinkbs4deeIMGSOC7JfbkBoDVUpadzY4shv729Bo0Ygfy0Kk6ZRML1D/m0HJ1cIUoFydI4eT6jmz+SpHFQ5iJJThnq20P0JT8",
    "nonce": "LCJsA4PHiS6AAADY",
    "tag": "JZmQ5vQP7onyAjvqPfb5ig=="
  },
  "merchant": "TEST874712000",
  "order": {
```

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```
    "amount": 102,
    "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
    "creationTime": "2021-08-16T16:39:41.923Z",
    "currency": "AED",
    "id": "UniqueId1",
    "lastUpdateTime": "2021-08-16T16:39:56.344Z",
    "merchantCategoryCode": "5965",
    "status": "AUTHENTICATED",
    "totalAuthorizedAmount": 0,
    "totalCapturedAmount": 0,
    "totalRefundedAmount": 0,
    "valueTransfer": {
      "accountType": "NOT_A_TRANSFER"
    }
  },
  "response": {
    "gatewayCode": "APPROVED",
    "gatewayRecommendation": "PROCEED"
  },
  "result": "SUCCESS",
  "sourceOfFunds": {
    "provided": {
      "card": {
        "expiry": {
          "month": "5",
          "year": "31"
        },
        "number": "512345xxxxxx2346",
        "scheme": "MASTERCARD"
      }
    }
  },
  "type": "CARD"
},
"timeOfLastUpdate": "2021-08-16T16:39:56.344Z",
"timeOfRecord": "2021-08-16T16:39:41.923Z",
"transaction": {
  "acquirer": {
    "merchantId": "874712000"
  },
  "amount": 102,
  "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
  "currency": "AED",
  "id": "TRN11",
  "type": "AUTHENTICATION"
},
"version": "57"
}
```


PAY:

Request:

HTTP METHOD: PUT

URL: [https://ap-](https://ap-gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/Uniqueld/transaction/TRN11)

[gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/Uniqueld/transaction/TRN11](https://ap-gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/Uniqueld/transaction/TRN11)

```
{  
  
  "apiOperation": "PAY",  
  
  "authentication": {  
    "transactionId": "TRN19011" //HERE YOU NEED TO PASS THE SAME TRANSACTION ID which you  
in Initiate Authentication and Authenticate Payer API call.  
  },  
  
  "order": {  
    "amount": "100",  
    "currency": "AED"  
  },  
  
  "session": {  
    "id": "SESSION0002512906947J47315443H6"  
  }  
}
```

RESPONSE:

```
{  
  "authentication": {  
    "3ds": {  
      "acsEci": "02",  
      "authenticationToken": "mHyn+7YFi1EUAREAAAvNUe6Hv8=",  
      "transactionId": "da91f19f-bc5c-46ea-ab07-6e5d10d63823"  
    },  
    "3ds2": {  
      "dsTransactionId": "da91f19f-bc5c-46ea-ab07-6e5d10d63823",  
    }  
  }  
}
```

```
        "protocolVersion": "2.1.0",
        "transactionStatus": "Y"
    },
    "transactionId": "TRN1902",
    "version": "3DS2"
},
"authorizationResponse": {
    "cardSecurityCodeError": "M",
    "commercialCard": "888",
    "commercialCardIndicator": "3",
    "financialNetworkCode": "777",
    "posData": "1025100006600",
    "posEntryMode": "812",
    "processingCode": "003000",
    "responseCode": "00",
    "stan": "251",
    "transactionIdentifier": "123456789"
},
"gatewayEntryPoint": "WEB_SERVICES_API",
"merchant": "TEST874712000",
"order": {
    "amount": 100.00,
    "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
    "chargeback": {
        "amount": 0,
        "currency": "AED"
    },
    "creationTime": "2021-08-19T06:39:52.651Z",
    "currency": "AED",
    "id": "UniqueId1902",
    "lastUpdatedTime": "2021-08-19T06:42:22.656Z",
    "merchantAmount": 100.00,
    "merchantCategoryCode": "5965",
    "merchantCurrency": "AED",
    "status": "CAPTURED",
    "totalAuthorizedAmount": 100.00,
    "totalCapturedAmount": 100.00,
    "totalRefundedAmount": 0.00
},
"response": {
    "acquirerCode": "00",
    "acquirerMessage": "Approved",
    "cardSecurityCode": {
        "acquirerCode": "M",
        "gatewayCode": "MATCH"
    },
    "gatewayCode": "APPROVED"
}
```

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```
    },
    "result": "SUCCESS",
    "sourceOfFunds": {
      "provided": {
        "card": {
          "brand": "MASTERCARD",
          "expiry": {
            "month": "5",
            "year": "31"
          },
          "fundingMethod": "CREDIT",
          "number": "512345xxxxxx2346",
          "scheme": "MASTERCARD",
          "storedOnFile": "NOT_STORED"
        }
      },
      "type": "CARD"
    },
    "timeOfLastUpdate": "2021-08-19T06:42:22.656Z",
    "timeOfRecord": "2021-08-19T06:42:22.593Z",
    "transaction": {
      "acquirer": {
        "batch": 20210819,
        "date": "0819",
        "id": "NBAD017043_S2I",
        "merchantId": "874712000",
        "settlementDate": "2021-08-19",
        "timeZone": "+0400",
        "transactionId": "123456789"
      },
      "amount": 100.00,
      "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
      "authorizationCode": "000251",
      "currency": "AED",
      "id": "TRN19021",
      "receipt": "123106000251",
      "source": "INTERNET",
      "stan": "251",
      "terminal": "NBADSI05",
      "type": "PAYMENT"
    },
    "version": "61"
  }
}
```

Challenge Flow

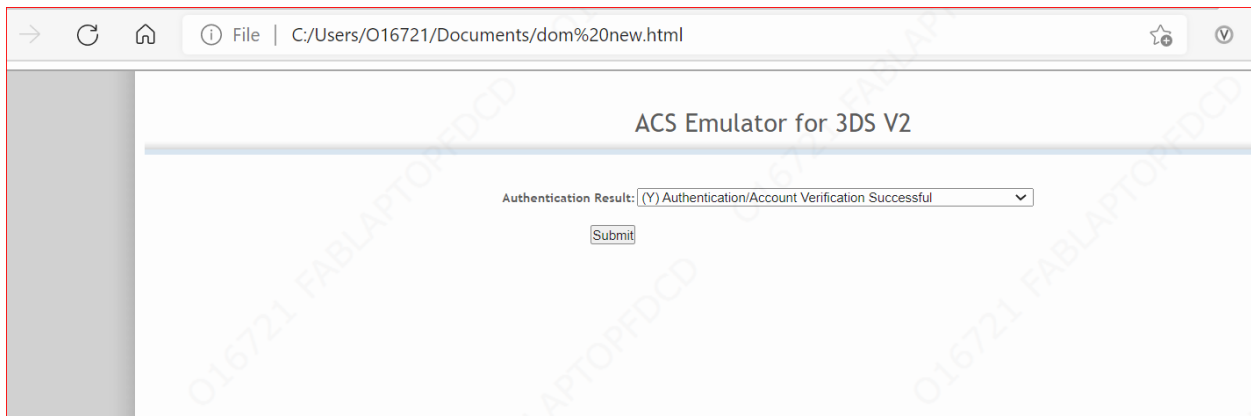
In the response if you receive the **transactionStatus": "C" and payerInteraction": "REQUIRED"** then it means that you need to challenge the customer to enter the OTP for this you need to use the parameter "Redirect.HTML" remove the escape characters and through HTML DOM POST it to your customer. I have also attached the sample HTML DOM for your reference.

"authentication.redirectHtml": Insert the content of this field into the page being displayed to the payer. To do this, add the text content to a DIV element and specify the script identifier in the HTML DOM. This will construct and post the form automatically.

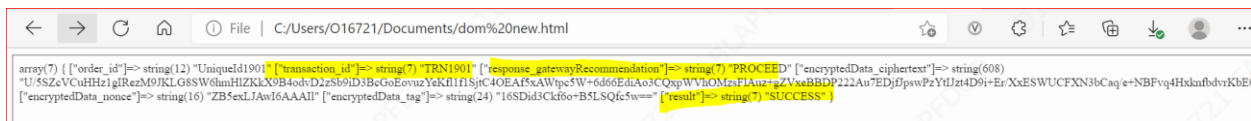
```
div.innerHTML= response.authentication.redirectHtml;
```

```
eval(document.getElementById('authenticate-payer-script').text)
```

when customer redirect to ACS page for the test environment you need to submit the request on the authentication successful



Then you will redirect to your return URL with the response. If the response is success and gateway recommendation is proceed it means now you need to run the last API which is PAY OR AUTH/CAP.



PAY:

Request:

HTTP METHOD: PUT

URL: [https://ap-](https://ap-gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/Uniqueid/transaction/TRN11)

[gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/Uniqueid/transaction/TRN11](https://ap-gateway.mastercard.com/api/rest/version/61/merchant/TEST1223222/order/Uniqueid/transaction/TRN11)

```
{
```

```
"apiOperation": "PAY",

"authentication": {
  "transactionId": "TRN1901" //HERE YOU NEED TO PASS THE SAME TRANSACTION ID which you in
Initiate Authentication and Authenticate Payer API call.
},

"order": {
  "amount": "100",
  "currency": "AED"
},

"session": {
  "id": "SESSION0002143594815M7920904J38"
}
}
```

RESPONSE:

```
{
  "authentication": {
    "3ds": {
      "acsEci": "02",
      "authenticationToken": "kHyn+7YFi1EUAREAAAvNUe6Hv8=",
      "transactionId": "40a65b5a-fe2a-4198-a10e-12909755597f"
    },
    "3ds2": {
      "dsTransactionId": "40a65b5a-fe2a-4198-a10e-12909755597f",
      "protocolVersion": "2.1.0",
      "transactionStatus": "Y"
    },
    "transactionId": "TRN1901",
    "version": "3DS2"
  },
  "authorizationResponse": {
    "cardSecurityCodeError": "M",
    "commercialCard": "888",
    "commercialCardIndicator": "3",
    "financialNetworkCode": "777",
    "posData": "1025100006600",
    "posEntryMode": "812",
    "processingCode": "003000",
  }
}
```

```
    "responseCode": "00",
    "stan": "332584",
    "transactionIdentifier": "123456789"
  },
  "gatewayEntryPoint": "WEB_SERVICES_API",
  "merchant": "TEST874712000",
  "order": {
    "amount": 100.00,
    "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
    "chargeback": {
      "amount": 0,
      "currency": "AED"
    },
    "creationTime": "2021-08-19T06:13:00.821Z",
    "currency": "AED",
    "id": "UniqueId1901",
    "lastUpdatedTime": "2021-08-19T06:18:30.571Z",
    "merchantAmount": 100.00,
    "merchantCategoryCode": "5965",
    "merchantCurrency": "AED",
    "status": "CAPTURED",
    "totalAuthorizedAmount": 100.00,
    "totalCapturedAmount": 100.00,
    "totalRefundedAmount": 0.00
  },
  "response": {
    "acquirerCode": "00",
    "acquirerMessage": "Approved",
    "cardSecurityCode": {
      "acquirerCode": "M",
      "gatewayCode": "MATCH"
    },
    "gatewayCode": "APPROVED"
  },
  "result": "SUCCESS",
  "sourceOfFunds": {
    "provided": {
      "card": {
        "brand": "MASTERCARD",
        "expiry": {
          "month": "5",
          "year": "31"
        },
        "fundingMethod": "CREDIT",
        "number": "512345xxxxxx0008",
        "scheme": "MASTERCARD",
        "storedOnFile": "NOT_STORED"
      }
    }
  }
}
```

```
    }
  },
  "type": "CARD"
},
"timeOfLastUpdate": "2021-08-19T06:18:30.571Z",
"timeOfRecord": "2021-08-19T06:18:30.482Z",
"transaction": {
  "acquirer": {
    "batch": 20210819,
    "date": "0819",
    "id": "NBAD017043_S2I",
    "merchantId": "874712000",
    "settlementDate": "2021-08-19",
    "timeZone": "+0400",
    "transactionId": "123456789"
  },
  "amount": 100.00,
  "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
  "authorizationCode": "332584",
  "currency": "AED",
  "id": "TRN1902",
  "receipt": "123106332584",
  "source": "INTERNET",
  "stan": "332584",
  "terminal": "NBADSI05",
  "type": "PAYMENT"
},
"version": "61"
}
```

3DS 1.0 FALLBACK

Create Session:

You need to create the session by using the below API link also find the below sample request & response.

https://ap-gateway.mastercard.com/api/documentation/apiDocumentation/restjson/version/60/operation/Session%3a%20Create%20Session.html?locale=en_US

Request:

HTTP Method: POST

URL: <https://ap-gateway.mastercard.com/api/rest/version/57/merchant/TEST99998000/session>

Response:

```
{
  "merchant": "TEST99998000",
```

```
"result": "SUCCESS",
"session": {
  "aes256Key": "8PIjPFmrBccLHpHLcxPfyXSMw4SMEj6knKvsUoznj3s=",
  "authenticationLimit": 5,
  "id": "SESSION0002199602250K12078723L6",
  "updateStatus": "NO_UPDATE",
  "version": "ed7d83d701"
}
}
```

Update the Session:

once the session is created you need to pass that session ID into backend of the UI where you are entering the card details below is the link for the sample hosted session UI code you can change this code accordingly to your website UI

then when you enter the card details you will get the updated session ID in the console the card details would be store in the session container now you need to use the session ID for the further API.

```
<html>
<head>
<!-- INCLUDE SESSION.JS JAVASCRIPT LIBRARY -->
<script src="https://ap-
gateway.mastercard.com/form/version/57/merchant/111/session.js">
</script>
<!-- APPLY CLICK-JACKING STYLING AND HIDE CONTENTS OF THE PAGE -->
<style id="antiClickjack">body{display:none !important;}</style>
</head>
<body>

<!-- CREATE THE HTML FOR THE PAYMENT PAGE -->
```



```

<script type="text/javascript">
  if (self === top) {
    var antiClickjack = document.getElementById("antiClickjack");
    antiClickjack.parentNode.removeChild(antiClickjack);
  } else {
    top.location = self.location;
  }
}

PaymentSession.configure({
  session: "SESSION0002207749238L02778802N9",
  fields: {
    // ATTACH HOSTED FIELDS TO YOUR PAYMENT PAGE FOR A CREDIT
    CARD
    card: {
      number: "#card-number",
      securityCode: "#security-code",
      expiryMonth: "#expiry-month",
      expiryYear: "#expiry-year",
      nameOnCard: "#cardholder-name"
    }
  }
});

```

Please enter your payment details:

Credit Card

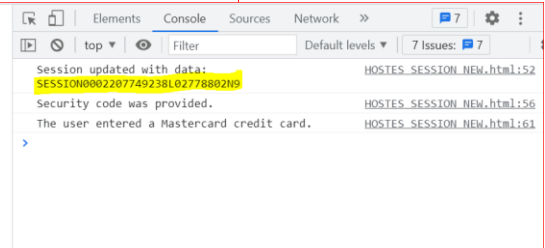
Card Number:

Expiry Month:

Expiry Year:

Security Code:

Cardholder Name:



Initiate Authentication

For the initiate authentication please refer the below link here you need to pass the Order ID and the transaction ID in the URL make sure that order ID should be unique and under each order there would be multiple transactions ID's

https://ap-gateway.mastercard.com/api/documentation/apiDocumentation/rest-json/version/60/operation/Authentication%3a%20%20Initiate%20Authentication.html?locale=en_US

Request:

HTTP METHOD: PUT

URL: <https://ap-gateway.mastercard.com/api/rest/version/57/merchant/TEST1223222/order/Uniqueld/transaction/TRN1>

```

{
  "apiOperation": "INITIATE_AUTHENTICATION",
  "authentication": {
    "acceptVersions": "3DS1,3DS2",
    "channel": "PAYER_BROWSER",
    "purpose": "PAYMENT_TRANSACTION"
  },
  "order": {
    "currency": "AED"
  },
  "session": {
    "id": "SESSION0002422511574L1914923J17"
  }
}

```

RESPONSE:

```
{
```

```
"authentication": {
  "3ds1": {
    "veResEnrolled": "Y" //Now this is 3DS1.0 no need to do the hidden POST we will go
to next step
  },
  "acceptVersions": "3DS1,3DS2",
  "channel": "PAYER_BROWSER",
  "purpose": "PAYMENT_TRANSACTION",
  "redirect": {
    "customized": {
      "3DS": {
        "methodPostData": "e30=",
        "methodUrl": "https://mtf.gateway.mastercard.com/acs/mastercard/v2/empty"
      }
    }
  },
  "redirectHtml": "<script id=\"initiate-authentication-script\"></script>",
  "version": "3DS1"
},
"merchant": "TEST874712000",
"order": {
  "authenticationStatus": "AUTHENTICATION_AVAILABLE",
  "creationTime": "2021-08-22T10:01:02.646Z",
  "currency": "AED",
  "id": "UniqueId-2202",
  "lastUpdatedTime": "2021-08-22T10:01:02.605Z",
  "merchantCategoryCode": "5965",
  "status": "AUTHENTICATION_INITIATED",
  "totalAuthorizedAmount": 0,
  "totalCapturedAmount": 0,
  "totalRefundedAmount": 0
},
"response": {
  "gatewayCode": "AUTHENTICATION_IN_PROGRESS",
  "gatewayRecommendation": "PROCEED"
},
"result": "SUCCESS",
"sourceOfFunds": {
  "provided": {
    "card": {
      "number": "550690xxxxxx0305",
      "scheme": "MASTERCARD"
    }
  },
  "type": "CARD"
},
"timeOfLastUpdate": "2021-08-22T10:01:02.605Z",
```

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```
"timeOfRecord": "2021-08-22T10:01:02.646Z",
"transaction": {
  "amount": 0,
  "authenticationStatus": "AUTHENTICATION_AVAILABLE",
  "currency": "AED",
  "id": "TRN22023",
  "type": "AUTHENTICATION"
},
"version": "57"
}
```

Authenticate Payer

You need to do the authenticate the customer via 3DS 1.0

https://ap-gateway.mastercard.com/api/documentation/apiDocumentation/rest-json/version/60/operation/Authentication%3a%20Authenticate%20Payer.html?locale=en_US

Request:

HTTP METHOD: PUT

URL: <https://ap-gateway.mastercard.com/api/rest/version/57/merchant/TEST1223222/order/Uniqueld/transaction/TRN1>

```
{"apiOperation": "AUTHENTICATE_PAYER",
  "authentication": {
    "redirectResponseUrl": "http://localhost/WORK/Session1.php"
  },
  "order": {
    "amount": "102",
    "currency": "AED"
  },
  "device": {
    "browser": "EDGE",
    "browserDetails": {
      "3DSecureChallengeWindowSize": "FULL_SCREEN",
      "acceptHeaders": "application/json",
      "colorDepth": 24,
      "javaEnabled": true,
      "language": "en-US",
      "screenHeight": 640,
      "screenWidth": 480,
      "timeZone": 273
    }
  }
},
"session": {
```

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```
"id": "SESSION0002347901975G9155848I40"  
  }  
}
```

RESPONSE:

```
{  
  "authentication": {  
    "3ds1": {  
      "veResEnrolled": "Y"  
    },  
    "payerInteraction": "REQUIRED",  
    "redirect": {  
      "domainName": "mtf.gateway.mastercard.com"  
    },  
    "redirectHtml": "<div id=\"redirectTo3ds1AcqsSimple\" xmlns=\"http://www.w3.org/1999/ht  
ml\"> <iframe id=\"redirectTo3ds1Frame\" name=\"redirectTo3ds1Frame\" height=\"100%\" width=\"  
100%\" > </iframe> <form id =\"redirectTo3ds1Form\" method=\"POST\" action=\"https://mtf.gatew  
ay.mastercard.com/acs/MastercardACS/051b5847-e1fc-4dc6-b6fd-  
de08d6d93763\" target=\"redirectTo3ds1Frame\"> <input type=\"hidden\" name=\"PaReq\" value=\"e  
AFVUtFugkAQfDfxHwjsneIomY9Y8XapmlrFZ0mbyeeSioHALb7991TrC1Ptz03czuz40CU7KwvlRdxqvs2d5htKR2lq1h  
v+vYivG907IGo1zDc5koFcxUdciXwWRWF3CgrX1EPo4/zpt/1WdcWOB301F5gpS1I0nERriW15tFW6lKgJPZ3jy+ixZnX9  
hGqEhOVPwai43s+d0kZ4QKgl0kSz9PJ3JrOXoPFKGYE43locYQzg1F60GX+Lfy0h3At8JDvxLYss6IHcDwenaXUn2u5dKI  
0AaUbUkFG5lMtdwjmLsJtw0nBjFqQ3108Eh/J6a07f9LlVwkSJuv22nvPgswDt/b6COYGrmSphMtczjqua3HWY7zHyPwZR  
5mYCcVwHBD10sZaBWFmXhpee0IM9RdCSj2ntVzNXStUpyzVikTpkd8zwm3w0YPJ0Sop0Valtbu0KY/RxpqsZRI/E0YlpuC  
a3IBVgWBaoVomhXJeOCH/foR67Qdkn7gt\" /> <input type=\"hidden\" name=\"TermUrl\" value=\"https:/  
/mtf.gateway.mastercard.com/callbackInterface/gateway/154fd13fe3735e606a5be1e3e99e86155a36cb40  
34f3e79df011de369f1b16c6\" /> <input type=\"hidden\" name=\"MD\" value=\"\" /> </form> <script  
id=\"authenticate-payer-  
script\"> var e=document.getElementById(\"redirectTo3ds1Form\"); if (e) { e.submit(); if (e.pa  
rentNode !== null) { e.parentNode.removeChild(e); } } </script> </div>",  
    "version": "3DS1"  
  },  
  "device": {  
    "browser": "EDGE"  
  },  
  "merchant": "TEST874712000",  
  "order": {  
    "amount": 102,  
    "authenticationStatus": "AUTHENTICATION_PENDING",  
    "creationTime": "2021-08-22T10:01:02.646Z",  
    "currency": "AED",  
    "id": "UniqueId-2202",  
    "lastUpdatedTime": "2021-08-22T10:01:26.437Z",  
    "merchantCategoryCode": "5965",  
    "status": "AUTHENTICATION_INITIATED",  
  }  
}
```

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```
    "totalAuthorizedAmount": 0,
    "totalCapturedAmount": 0,
    "totalRefundedAmount": 0,
    "valueTransfer": {
      "accountType": "NOT_A_TRANSFER"
    }
  },
  "response": {
    "gatewayCode": "PENDING",
    "gatewayRecommendation": "PROCEED"
  },
  "result": "PENDING",
  "sourceOfFunds": {
    "provided": {
      "card": {
        "expiry": {
          "month": "5",
          "year": "31"
        },
        "number": "550690xxxxxx0305",
        "scheme": "MASTERCARD"
      }
    }
  },
  "type": "CARD"
},
"timeOfLastUpdate": "2021-08-22T10:01:26.437Z",
"timeOfRecord": "2021-08-22T10:01:02.646Z",
"transaction": {
  "acquirer": {
    "merchantId": "874712000"
  },
  "amount": 102,
  "authenticationStatus": "AUTHENTICATION_PENDING",
  "currency": "AED",
  "id": "TRN22023",
  "type": "AUTHENTICATION"
},
"version": "57"
}
```

Note: Here also you receive the redirect HTML you need to remove the escape character and POST it to your customer to enter the OTP password

le | C:/Users/O16721/Documents/dom%20new.html

ACS Emulator

Merchant Name: MPGS PRODUCT-TEST 1
Merchant URL: https://www.bankfab.com/en-ae/personal
Amount: AED 102.00
Date: 20210822 10:01:02
Card Number: 550690xxxxxx0305
Card Expiry: 3105

Authentication Result: (Y) Authentication Successful
Split PaRes:
Custom ECI:
Custom CAVV:

Note: the screen will appear only for the testing production it will replace with the 3DS screen of customer issuing bank.

Then you will redirect to your return URL with the response. If the response is success and gateway recommendation is proceed its mean now you need to run the last API which is PAY OR AUTH/CAP.

```
array(7) { ["order_id"]=> string(13) "UniquelD-2202" ["transaction_id"]=> string(8) "TRN22023" ["response_gatewayRecommendation"]=> string(7) "PROCEED" ["encryptedData_ciphertext"]=> string(544) "x0hGupVjmarNqnYoMFnT10FLG8toNKe/AqQwegwR1psTDElWZqDtb8:GPPa0KPeICX+f65rE4nr7Hxo0E7vukOvJrKtjmSgb3pkdCF5CDUUC=1jVY0wYZnQmYelomy95nrRMG2mf5J8M/ITCvWghyACMnrR07NG4EhmEBLwAcZ5eF5P8kBb4Ko ["encryptedData_nonce"]=> string(16) "ZB5exLJAwI6AAAVs" ["encryptedData_tag"]=> string(24) "lnQ7OvzLLgPEQ1k62yFQ==" ["result"]=> string(7) "SUCCESS" }
```

PAY:

URL: <https://test-gateway.mastercard.com/api/rest/version/57/merchant/TES89879000/order/UniquelD-2202/transaction/TRN098>

METHOD: PUT

REQUEST:

```
{  
  
  "apiOperation": "PAY",  
  
  "authentication": {  
    "transactionId": "TRN22023"  
  },  
}
```

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```
"order":{
  "amount":"100",
  "currency":"AED"
},

"session": {
  "id": "SESSION0002698216498E4713640L12"
}
}

RESPONSE:

{
  "authentication": {
    "3ds": {
      "acsEci": "02",
      "authenticationToken": "jHyn+7YFi1EUAREAAAvNUe6Hv8=",
      "transactionId": "ZmxQ9SKntvt/a/Gf6f4XpDUH4f4="
    },
    "3ds1": {
      "paResStatus": "Y",
      "veResEnrolled": "Y"
    },
    "transactionId": "TRN22023",
    "version": "3DS1"
  },
  "authorizationResponse": {
    "cardSecurityCodeError": "M",
    "commercialCard": "888",
    "commercialCardIndicator": "3",
    "financialNetworkCode": "777",
    "posData": "1025100006600",
    "posEntryMode": "812",
    "processingCode": "003000",
    "responseCode": "00",
    "stan": "7471",
    "transactionIdentifier": "123456789"
  },
  "gatewayEntryPoint": "WEB_SERVICES_API",
  "merchant": "TEST874712000",
  "order": {
    "amount": 100.00,
    "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
    "chargeback": {
      "amount": 0,

```

```
    "currency": "AED"
  },
  "creationTime": "2021-08-22T10:01:02.593Z",
  "currency": "AED",
  "id": "UniqueId-2202",
  "lastUpdateTime": "2021-08-22T10:03:32.015Z",
  "merchantAmount": 100.00,
  "merchantCategoryCode": "5965",
  "merchantCurrency": "AED",
  "status": "CAPTURED",
  "totalAuthorizedAmount": 100.00,
  "totalCapturedAmount": 100.00,
  "totalRefundedAmount": 0.00
},
"response": {
  "acquirerCode": "00",
  "acquirerMessage": "Approved",
  "cardSecurityCode": {
    "acquirerCode": "M",
    "gatewayCode": "MATCH"
  },
  "gatewayCode": "APPROVED"
},
"result": "SUCCESS",
"sourceOfFunds": {
  "provided": {
    "card": {
      "brand": "MASTERCARD",
      "expiry": {
        "month": "5",
        "year": "31"
      },
      "fundingMethod": "CREDIT",
      "issuer": "MASTERCARD - MEMBER TEST FACILITY",
      "number": "550690xxxxxx0305",
      "scheme": "MASTERCARD",
      "storedOnFile": "NOT_STORED"
    }
  },
  "type": "CARD"
},
"timeOfLastUpdate": "2021-08-22T10:03:32.015Z",
"timeOfRecord": "2021-08-22T10:03:31.914Z",
"transaction": {
  "acquirer": {
    "batch": 20210822,
    "date": "0822",
```


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```
    "id": "NBAD017043_S2I",
    "merchantId": "874712000",
    "settlementDate": "2021-08-22",
    "timeZone": "+0400",
    "transactionId": "123456789"
  },
  "amount": 100.00,
  "authenticationStatus": "AUTHENTICATION_SUCCESSFUL",
  "authorizationCode": "007471",
  "currency": "AED",
  "id": "TRN098",
  "receipt": "123410007471",
  "source": "INTERNET",
  "stan": "7471",
  "terminal": "NBADSI05",
  "type": "PAYMENT"
},
"version": "57"
}
```