

3-D Secure Liability Shift

Chargeback codes covered by 3-D Secure

A successful 3-D Secure transaction is protected against the following CNP chargeback codes:

Card	Code	Reason
Visa	10.4	Other Fraud-Card Absent Environment
MC	4837	No cardholder authorization
	4863	Cardholder does not recognize - Potential fraud

Liability shift conditions

The Electronic Commerce Indicator (ECI) indicates the result of the authentication:

ECI for Visa	ECI for MC	Description	Result
5	2	This value indicates the cardholder was authenticated by the issuer with the cardholders identity information.	Liability Shift
6	1	This value means that the merchant attempted to authenticate the cardholder, but either the cardholder or issuer was not participating.	Liability Shift
7	0	This value is returned when the payment transaction is conducted over a secure channel, but payment authentication is not performed.	No Liability Shift

Limitations

1. For recurring transactions only the initial and the first recurring transaction qualify (until 2.0 is released).
2. There are four Merchant Category Codes (MCCs) for which U.S. merchants retain chargeback liability, when U.S. cardholders are either authenticated or attempted authentication.

MCC Code	Description
4829	Wire Transfer/Money Order
5967	Direct Marketing-Inbound Teleservices
6051	Non-Financial Institution-Foreign Currency, Money Order (not Wire Transfer)
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers

*The chargeback liability for the above four MCCs does not apply to international transactions where either the cardholder or merchant is non-U.S.

