

New parameters name	Name	Description	Format
Mpi.cardholderAccountAgeIndicator	Cardholder Account* Age Indicator	Length of time that the cardholder has had the account with the merchant.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = No account (guest check-out) • 02 = Created during this transaction • 03 = Less than 30 days • 04 = 30–60 days • 05 = More than 60 days
Mpi.cardholderAccountChange	Cardholder Account* Change	Date that the cardholder’s account with the merchant was last changed, including Billing or Shipping address, new payment account, or new user(s) added.	Length: 8 characters Data Type: Date Format accepted: Date format = YYYYMMDD
Mpi.cardholderAccountChangeIndicator	Cardholder Account* Change Indicator	Length of time since the cardholder’s account information with the merchant was last changed, including Billing or Shipping address, new payment account, or new user(s) added.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = Changed during this transaction • 02 = Less than 30 days • 03 = 30–60 days • 04 = More than 60 days
Mpi.cardholderAccountDate	Cardholder Account* Date	Date that the cardholder opened the account with the merchant.	Length: 8 characters Data Type: Date Format accepted: Date format = YYYYMMDD
Mpi.cardholderAccountPasswordChange	Cardholder Account* Password Change	Date that cardholder’s account with the merchant had a password change or account reset.	Length: 8 characters Data Type: Date Format accepted: Date format = YYYYMMDD
Mpi.cardholderAccountPasswordChangeIndicator	Cardholder Account* Password Change Indicator	Indicates the length of time since the cardholder’s account with the merchant had a password change or account reset.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = No change • 02 = Changed during this transaction • 03 = Less than 30 days • 04 = 30–60 days • 05 = More than 60 days
Mpi.numberOfPurchaseWithAccountInTheLastSixMonths	Cardholder Account* Purchase Count	Number of purchases with this cardholder account during the previous six months.	Data Type: Int Between 0 and 9999

* “Card holder account” is a client account a card holder registered with a 3DS requestor (e.g. at a merchant’s homepage), while the “payment account” is the cardholder’s account with the issuer. The “payment account” refers to the payment card number which is defined by ISO/IEC 7812.

Mpi.paymentAccountAge	Payment Account* Age	Date that the payment account was enrolled in the cardholder's account with the merchant.	Length: 8 characters Data Type: Date Format accepted: Date format = YYYYMMDD
Mpi.paymentAccountAgeIndicator	Payment Account* Age Indicator	Indicates the length of time that the payment account was enrolled in the cardholder's account with the merchant.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = No account (guest check-out) • 02 = During this transaction • 03 = Less than 30 days • 04 = 30–60 days • 05 = More than 60 days
Mpi.provisionAttemptsInTheLast24Hours	Number of Provisioning Attempts Day	Number of Add Card attempts in the last 24 hours.	Data Type: Int Between 0 and 999
Mpi.shippingAddressUsage	Shipping Address Usage	Date when the shipping address used for this transaction was first used with the merchant.	Length: 8 characters Data Type: Date Format accepted: Date format = YYYYMMDD
Mpi.shippingAddressWasFirstUsed	Shipping Address Usage Indicator	Indicates when the shipping address used for this transaction was first used with the merchant.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = This transaction • 02 = Less than 30 days • 03 = 30–60 days • 04 = More than 60 days
Mpi.shippingNameAndCardholderNameAreIdentical	Shipping Name Indicator	Indicates if the Cardholder Name on the account is identical to the shipping Name used for this transaction.	Data Type: Boolean
Mpi.suspiciousAccountActivityDetected	Suspicious Account Activity	Indicates whether the merchant has experienced suspicious activity (including previous fraud) on the cardholder account.	Data Type: Boolean
Mpi.transactionActivityInTheLast24Hours	Number of Transactions Day	Number of transactions (successful and abandoned) for this cardholder account with the merchant across all payment accounts in the previous 24 hours.	Data Type: Int Between 0 and 999
Mpi.transactionActivityLastYear	Number of Transactions Year	Number of transactions (successful and abandoned) for this cardholder account with the merchant across all payment accounts in the previous year.	Data Type: Int Between 0 and 999

* "Card holder account" is a client account a card holder registered with a 3DS requestor (e.g. at a merchant's homepage), while the "payment account" is the cardholder's account with the issuer. The "payment account" refers to the payment card number which is defined by ISO/IEC 7812.

browserAcceptHeader	Browser Accept Headers	Exact content of the HTTP accept headers as sent to the merchant from the Cardholder's browser.	Length: Variable, maximum 2048 characters Data Type: String Value accepted: If the total length of the accept header sent by the browser exceeds 2048 characters, the 3DS Server truncates the excess portion.
browserColorDepth	Browser Screen Color Depth	Value representing the bit depth of the color palette for displaying images, in bits per pixel. Obtained from Cardholder browser using the screen color Depth property.	Data Type: String Values accepted: <ul style="list-style-type: none"> • 1 = 1 bit • 4 = 4 bits • 8 = 8 bits • 15 = 15 bits • 16 = 16 bits • 24 = 24 bits • 32 = 32 bits • 48 = 48 bits
browserJavaEnabled	Browser Java Enabled	Boolean that represents the ability of the cardholder browser to execute Java. Value is returned from the navigator java Enabled property.	Data Type: Boolean Values accepted: <ul style="list-style-type: none"> • true • false
browserLanguage	Browser Language	Value representing the browser language as defined in IETF BCP47. Returned from navigator language property.	Length: Variable, 1–8 characters Data Type: String
browserScreenHeight	Browser Screen Height	Total height of the Cardholder's screen in pixels. Value is returned from the screen height property.	Data Type: Int Between 0 and 999999
browserScreenWidth	Browser Screen Width	Total width of the cardholder's screen in pixels. Value is returned from the screen width property	Data Type: Int Between 0 and 999999
browserTimeZone	Browser Time Zone	Time difference between UTC time and the Cardholder browser local time, in minutes.	Data Type: Int Between -840 and 720
browserUserAgent	Browser User-Agent	Exact content of the HTTP user-agent header.	Length: Variable, maximum 2048 characters Data Type: String Value accepted: Note: If the total length of the User-Agent sent by the browser exceeds 2048 characters, the 3DS Server truncates the excess portion.

Mpi.challengeWindowSize	Challenge Window Size	Dimensions of the challenge window that has been displayed to the Cardholder. The ACS shall reply with content that is formatted to appropriately render in this window to provide the best possible user experience. Preconfigured sizes are width x height in pixels of the window displayed in the Cardholder browser window.	Length: 2 characters Data Type: String Value accepted: <ul style="list-style-type: none"> • 01 = 250 x 400 • 02 = 390 x 400 • 03 = 500 x 600 • 04 = 600 x 400 • 05 = Full screen
Mpi.HomePhone.countryCode	Home Phone country code	Country code of a home phone	Data Type: string Length: 3 characters ITU-E.164 country code
Mpi.HomePhone.subscriber	Home Phone	Home phone (without country code)	Data Type: string Length: 0 and 15
Mpi.deliveryEmailAddress	Delivery Email Address	For Electronic delivery, the email address to which the merchandise was delivered.	Length: maximum 254 characters Data Type: String If you are requesting 3DSv2.1 via DirectLink, make sure the format of the email is valid, otherwise the authentication process will fall back to 3DS 1.0
Mpi.deliveryTimeframe	Delivery Timeframe	Indicates the merchandise delivery timeframe.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = Electronic Delivery • 02 = Same day shipping • 03 = Overnight shipping • 04 = Two-day or more shipping
Mpi.giftCardAmount	Gift Card Amount	For prepaid or gift card purchase, the purchase amount total of prepaid or gift card(s) in major units (for example, USD 123.45 is 123).	Length: maximum 15 characters Data Type: Int Between 0 and 999999999999999
Mpi.giftCardCount	Gift Card Count	For prepaid or gift card purchase, total count of individual prepaid or gift cards/codes purchased.	Data Type: Int Between 0 and 99
Mpi.giftCardCurrency	Gift Card Currency	For prepaid or gift card purchase, the currency code of the card as defined in ISO 4217.	Length: 3 characters Data Type: String
Mpi.preOrderDate	Pre-Order Date	For a pre-ordered purchase, the expected date that the merchandise will be available.	Length: 8 characters Data Type: Date Format accepted: Date format = YYYYMMDD
Mpi.preOrderPurchaseIndicator	Pre-Order Purchase Indicator	Indicates whether Cardholder is placing an order for merchandise with a future availability or release date.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = Merchandise available • 02 = Future availability

Mpi.reorderItemsIndicator	Reorder Items Indicator	Indicates whether the cardholder is reordering previously purchased merchandise.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = First time ordered • 02 = Reordered
Mpi.shippingIndicator	Shipping Indicator	Indicates shipping method chosen for the transaction. Merchants must choose the Shipping Indicator code that most accurately describes the cardholder's specific transaction, not their general business. If one or more items are included in the sale, use the Shipping Indicator code for the physical goods, or if all digital goods, use the Shipping Indicator code that describes the most expensive item.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = Ship to cardholder's billing address • 02 = Ship to another verified address on file with merchant • 03 = Ship to address that is different than the cardholder's billing address • 04 = "Ship to Store" / Pick-up at local store (Store address shall be populated in shipping address fields) • 05 = Digital goods (includes online services, electronic gift cards and redemption codes) • 06 = Travel and Event tickets, not shipped • 07 = Other (for example, Gaming, digital services not shipped, emedia subscriptions, etc.)
Mpi.MobilePhone.countryCode	Mobile Phone country code	Country code of a mobile phone	Data Type: string Length: 3 characters ITU-E.164 country code
Mpi.MobilePhone.subscriber	Mobile Phone	Mobile phone (without country code)	Data Type: string Length: 0 and 15
Mpi.threeDSRequestorAuthenticationData	merchant Authentication Data	Data that documents and supports a specific authentication process. In the current version of the specification, this data element is not defined in detail; however the intention is that for each merchant Authentication Method, this field carries data that the ACS can use to verify the authentication process. IE.: 02—field can carry generic merchant authentication information 03—data element can carry information about the provider of the federated ID and related information 04—data element can carry the FIDO attestation data (including the signature) In future versions of the specification, these details are expected to be included	Length: maximum 2048 bytes Data Type: String Value accepted: Any

Mpi.threeDSRequestorAuthenticationMethod	Merchant Authentication Method	Mechanism used by the Cardholder to authenticate to the merchant.	<p>Length: 2 characters Data Type: String</p> <p>Values accepted:</p> <ul style="list-style-type: none"> • 01 = No merchant authentication occurred (i.e. cardholder “logged in” as guest) • 02 = Login to the cardholder account at the merchant system using merchant’s own credentials • 03 = Login to the cardholder account at the merchant system using federated ID • 04 = Login to the cardholder account at the merchant system using issuer credentials • 05 = Login to the cardholder account at the merchant system using third- party authentication • 06 = Login to the cardholder account at the merchant system using FIDO Authenticator • 07–79 = Reserved for EMVCo future use (values invalid until defined by EMVCo) • 80–99 = Reserved for DS use
Mpi.threeDSRequestorAuthenticationTimestamp	Merchant Authentication Timestamp	Date and time in UTC of the cardholder authentication.	<p>Length: 14 characters Data Type: Date-Time</p> <p>Format accepted:</p> <p>Date format = YYYYMMDDHHMMSS</p>
Mpi.threeDSRequestorChallengeIndicator	Merchant Challenge Indicator	<p>Indicates whether a challenge is requested for this transaction. For example:</p> <p>For 01-PA, a merchant may have concerns about the transaction, and request a challenge.</p> <p>For 02-NPA, a challenge may be necessary when adding a new card to a wallet.</p> <p>For local/regional mandates or other variables.</p>	<p>Length: 2 characters Data Type: String</p> <p>Values accepted:</p> <ul style="list-style-type: none"> • 01 = No preference • 02 = No challenge requested • 03 = Challenge requested: merchant Preference • 04 = Challenge requested: Mandate • 05–79 = Reserved for EMVCo future use (values invalid until defined by EMVCo) • 80-99 = Reserved for DS use <p>Note: If the element is not provided, the expected action is that the ACS would interpret as 01 = No preference.</p>

Mpi.threeDSRequestorPriorAuthenticationData	Merchant Prior Transaction Authentication Data	Data that documents and supports a specific authentication process. In the current version of the specification, this data element is not defined in detail; however the intention is that for each merchant Authentication Method, these fields carry data that the ACS can use to verify the authentication process.	Length: maximum 2048 bytes Format: Any
Mpi.threeDSRequestorPriorAuthenticationMethod	Merchant Prior Transaction Authentication Method	Mechanism used by the Cardholder to previously authenticate to the merchant.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = Frictionless authentication occurred by ACS • 02 = Cardholder challenge occurred by ACS • 03 = AVS verified • 04 = Other issuer methods • 05–79 = Reserved for EMVCo future use (values invalid until defined by EMVCo) • 80–99 = Reserved for DS use
Mpi.threeDSRequestorPriorAuthenticationTimestamp	Merchant Prior Transaction Authentication Timestamp	Date and time in UTC of the prior cardholder authentication.	Length: 14 characters Data Type: Date-Time Format accepted: Date format = YYYYMMDDHHMMSS
Mpi.threeDSRequestorPriorReference	Merchant Prior Transaction Reference	This data element provides additional information to the ACS to determine the best approach for handling a request.	Length: 36 characters Data Type: String Value accepted: This data element contains an ACS Transaction ID for a prior authenticated transaction (for example, the first recurring transaction that was authenticated with the cardholder).
Mpi.transactionType	Transaction Type	Identifies the type of transaction being authenticated.	Length: 2 characters Data Type: String Values accepted: <ul style="list-style-type: none"> • 01 = Goods/ Service Purchase • 03 = Check Acceptance • 10 = Account Funding • 11 = Quasi-Cash Transaction • 28 = Prepaid Activation and Load
Mpi.WorkPhone.countryCode	Work Phone country code	Country code of a work phone	Data Type: string Length: 3 characters ITU-E.164 country code
Mpi.WorkPhone.subscriber	Work Phone	Phone used for work purposes (without country code)	Data Type: string Length: 0 and 15

Below are existing parameters, part of standard e-Commerce implementation

CUID	acctID	The Client Unique Identifier (CUI) is an identifier allocated by the merchant to his customer. It can be a name, client number, email address etc.	Length: Variable, max 50
CARDNO	acctNumber	Card number or account number	Length: Variable, max 21
ADDRMATCH	addrMatch	Indicates whether we consider the billing and shipping address to be identical. 1=yes 0=no	Length: 1 character Values accepted: <ul style="list-style-type: none"> • 1=yes • 0=no
ECOM_BILLTO_POSTAL_CITY	billAddrCity	Invoicing city	Length: Variable, max 25
ECOM_BILLTO_POSTAL_COUNTRYCODE	billAddrCountry	Invoicing country code	Length max 2
ECOM_BILLTO_POSTAL_STREET_LINE1	billAddrLine1	Billing address, first line	Length: Variable, max 35
ECOM_BILLTO_POSTAL_STREET_LINE2	billAddrLine2	Billing address, second line	Length: Variable, max 35
ECOM_BILLTO_POSTAL_STREET_LINE3	billAddrLine3	Billing address, third line	Length: Variable, max 35
ECOM_BILLTO_POSTAL_POSTALCODE	billAddrPostCode	Invoicing Postal Code	Length: Variable, max 10
REMOTE_ADDR	browserIP	IP address of the customer (only for Fraud Detection Module). For interfaces where our system handles the dialog with the customer (e.g. e-Commerce) the REMOTE_ADDR is directly captured by us. For other interfaces, the merchant needs to send the customer's IP address with the transaction details	212.23.45.96
ED	cardExpiryDate	Expiry date. This date must not be in the past, compared to the date the transaction is processed in our system	Length: 7 Input: MM/YY or MMY
CN	cardholderName	Card holder (customer) name	Length: Variable, max 35 Special characters are allowed, but quotes must be avoided. Most acquirers don't check the customer name since names can be written in different ways
EMAIL	email	Customer's email address	Length: Variable, max 50 If you are requesting 3DSv2.1 via DirectLink, make sure the format of the email is valid, otherwise the authentication process will fall back to 3DS 1.0
AMOUNT	purchaseAmount	Amount of the transaction. When the amount is sent as input, it has to be multiplied by 100 to avoid decimal separator problems. In general, the	Length: Variable, max 15 Sent: 12995 Returned: 129.95

		acquirer accepts up to 2 decimals, depending on the currency	
CURRENCY	purchaseCurrency	Currency of the transaction	Length max 3, EUR
TRXDATE	purchaseDate	Transaction date	MM/DD/YY
ECOM_SHIPTO_POSTAL_CITY	shipAddrCity	Shipping city	Length: Variable, max 40
ECOM_SHIPTO_POSTAL_STREET_LINE1	shipAddrLine1	Shipping address, first line	Length: Variable, max 35
ECOM_SHIPTO_POSTAL_STREET_LINE2	shipAddrLine2	Shipping address, second line	Length: Variable, max 35
ECOM_SHIPTO_POSTAL_STREET_LINE3	shipAddrLine3	Shipping address, third line	Length: Variable, max 35
ECOM_SHIPTO_POSTAL_POSTALCODE	shipAddrPostCode	Shipment postal code	Length: Variable, max 10
ECOM_SHIPTO_POSTAL_COUNTRYCODE	shipAddrCountry	Shipment country code	Length max 2