

N	AUTH_STEP_RES	CARD 3DS VERSION	AUTHENTICATION RESULT	DESCRIPTION
1	VERES_N	1	Cardholder Not Participating	Cardholder Not Participating – Cardholder is not enrolled.
2	VERES_U	1	Unable to Authenticate or Card Not Eligible for Attempts	Unable to Authenticate or Card Not Eligible for Attempts (such as a Commercial or anonymous Prepaid card).
3	PARES_Y	1	Authentication Successful	The issuer has authenticated the cardholder by verifying the password or other identity information.
4	PARES_A	1	Attempts Processing Performed	Authentication was not available, but functionality was available (through the issuer, the Visa Attempts Service, or a third party) to generate a proof the merchant attempted VbV authentication.
5	PARES_N	1	Authentication Failed	The cardholder's password (or other authentication information) failed validation, thus, the issuer is not able to authenticate the cardholder. The following are reasons to fail an authentication: Cardholder fails to correctly enter the authentication information within the issuer-defined number of entries (possible indication of fraudulent user). Cardholder "cancels" authentication page (possible indication of a fraudulent user).
6	PARES_U	1	Authentication Could Not Be Performed	The issuer ACS is not able to complete the authentication request – possible reasons include: Card type is excluded from attempts (such as a Commercial Card or an anonymous Prepaid Card) ACS not able to handle authentication request message ACS is not able to establish an SSL session with cardholder browser System failure that prevents proper processing of the authentication request
7	ARES_Y	2	Authentication Successful (Frictionless)	Successful frictionless transaction without SCA authentication.
8	ARES_N	2	Authentication Declined (Frictionless)	Cardholder is not enrolled / Frictionless authentication declined.
9	ARES_R	2	Authentication Rejected (Frictionless)	The issuer rejects authentication (e.g. Cardholder is blocked/closed).
10	RREQ_Y	2	Authentication Successful (SCA)	The issuer has authenticated the cardholder using SCA (e.g. verification of password or other identity information).
11	RREQ_N	2	Authentication Failed (SCA)	The cardholder's password (or other authentication information) failed validation, thus, the issuer is not able to authenticate the cardholder. The following are reasons to fail an authentication: Cardholder fails to correctly enter the authentication information within the issuer-defined number of entries (possible indication of fraudulent user). Cardholder "cancels" authentication page (possible indication of a fraudulent user).
12	RREQ_U	2	Authentication Could Not Be Performed (SCA)	The issuer ACS is not able to complete the authentication request – possible reasons include: ACS not able to handle authentication request message ACS is not able to establish an SSL session with cardholder browser System failure that prevents proper processing of the authentication request