

ECI

Electronic Commerce Indicator (ECI) is a value that is returned from the Directory Server (Visa, MasterCard) to indicate the authentication results of your customer's credit card payment on 3D Secure.

VISA	
ECI Value	Definition
05	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful
06	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: 1. 3D cardholder not enrolled 2. Card issuing bank is not 3D Secure ready
07	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction

MasterCard	
ECI Value	Definition
00	Authentication is unsuccessful or not attempted. The credit card is either a non-3D card or card issuing bank does not handle it as a 3D transaction
01	Either cardholder or card issuing bank is not 3D enrolled. 3D card authentication is unsuccessful, in sample situations as: 1. 3D Cardholder not enrolled 2. Card issuing bank is not 3D Secure ready
02	Both cardholder and card issuing bank are 3D enabled. 3D card authentication is successful