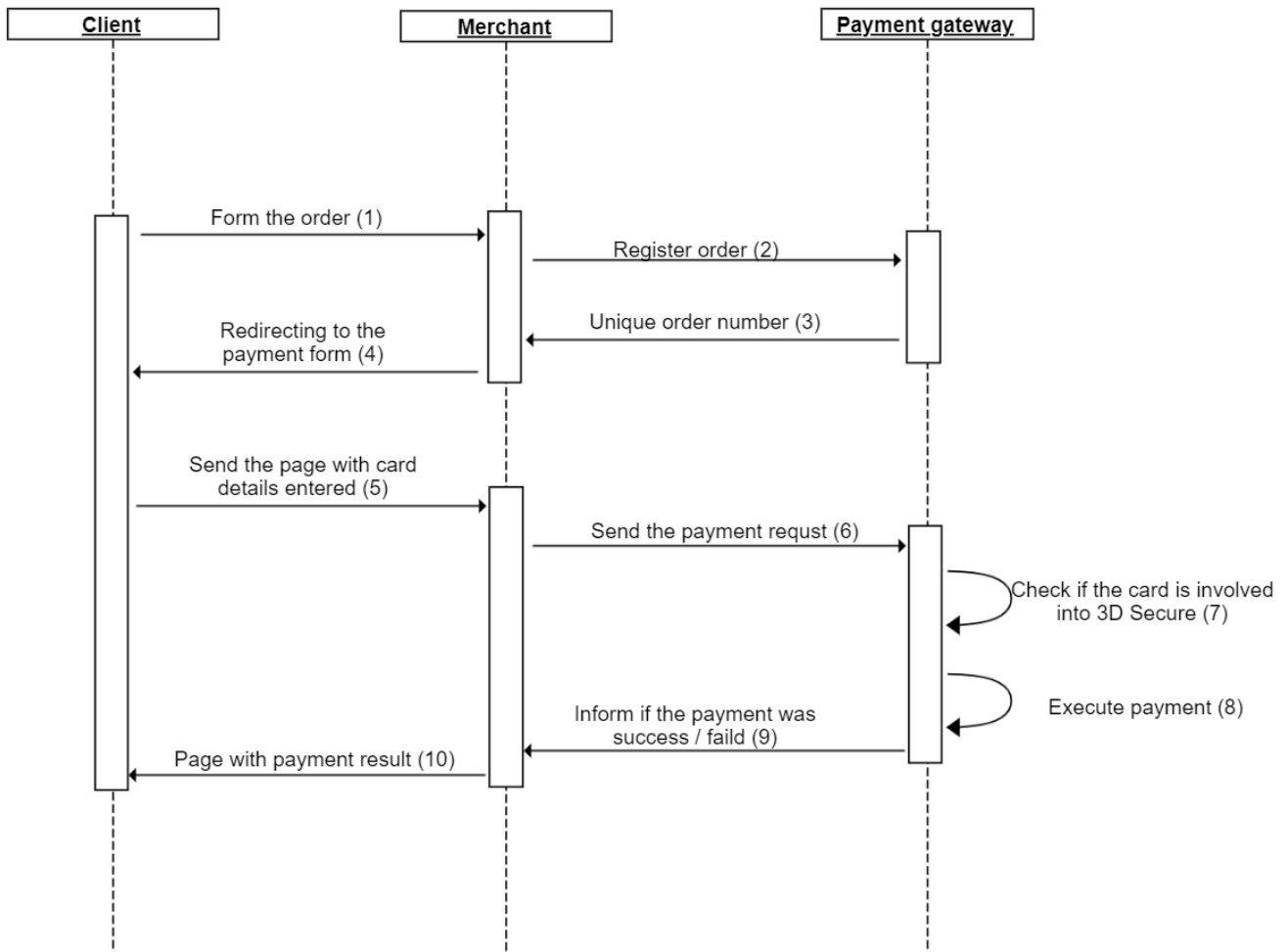


Interaction scheme for payment without using 3D Secure or using a card that is not involved in 3D Secure

The interaction scheme is shown in the diagram below:



Description:

1	The cardholder places an order on the merchant website (online store) and decides to pay for the goods with a bank card.
2	After the customer confirms the order, the store system sends a request to register the order in the payment gateway. The registration request must contain such parameters as the amount of the withdrawal, the currency of the withdrawal, the order number in the store system, and the URL of the customer's return after payment.
3	Upon registration request, the payment gateway returns a unique order identifier in the payment system.
4	The online store sends the client's browser the URL to its payment page for entering card data.
5	The cardholder enters the bank card details on the payment page and passes them to the store.
6	The Store sends to Payment Gateway the order payment request. The payment request uses such parameters as a unique order number in the payment gateway (obtained in step 3) and card details: PAN, CVC, year and month of the card expiration date and the name of the cardholder.
7	Having received the payment details, the system checks the enrollment of the need to use 3-D Secure technology for this payment.

8	If the bank or card is not involved in 3-D Secure, the system debits funds from the client's account.
9	After the payment is made, the payment gateway returns a response about the success or failure of the payment.
10	The store system sends a page with payment results to the customer's browser.