ECI (Electronic Commerce Indicator)

ECI (*Electronic Commerce Indicator*) is the value returned from the Directory Server (Visa, Mastercard and JCB) to show result of authentication credit card payment from your customer on the features of 3D Secure.

1. Visa & CB

- **ECI 05:** Card holder and issuing bank are 3D Secure. 3dSecure authentication successful (Payment Authentication). ✅
- **ECI 06:** One of card holder or issuing bank not registered as a 3D Secure. ❌
- **ECI 07:** Card holder and issuing bank not registered as a 3D Secure. ❌

2. Mastercard

- **ECI 02:** Card holder and issuing bank are 3D Secure. 3dSecure authentication successful (Payment Authentication). ✅
- **ECI 01:** One of card holder or issuing bank not registered as a 3D Secure (Payment Authentication). ❌
- **ECI 00:** Card holder and issuing bank not registered as a 3D Secure (Payment Authentication). ❌
- **ECI 06**: Acquirer strong consumer authentication exception (TRA)- frictionless success (Payment Authentication) ✅
- **ECI 07**: Recurring Payment (initial / first payment) - frictionless success (Payment Authentication) ✅
- **ECI N0**: Frictionless failure (Non Payment Authentication) ❌
- **ECI N2**: Frictionless success (Non Payment Authentication) ✅

3. JCB

- **ECI 05:** Card holder and issuing bank are 3D Secure. 3dSecure authentication successful. ✅
- **ECI 06:** One of card holder or issuing bank not registered as a 3D Secure. ❌
- **ECI 07:** Card holder and issuing bank not registered as a 3D Secure. ❌

✅ Success / ❌ Failure