

Merchant Trust Listing

General Overview

Merchant Trust Listing is an allowed exemption from the Strong Customer Authentication (SCA) requirements for initiating remote electronic payments, as defined by PSD2 in the EU and the Payment Services Regulations in the UK. This exemption is approved by major card schemes - Mastercard (Trusted Merchant List) and Visa (Trusted beneficiaries) allowing issuing banks to apply it to purchases made within the EEA and the UK.

This feature allows cardholders to add specific merchants to their trusted list during the authentication process at online 3D Secure merchants. Once a merchant is saved to this list, future purchases from that merchant will be processed seamlessly in a frictionless mode, bypassing the need for additional cardholder verification steps.

DECTA Solution for Merchant Trust Listing

A set of merchant trust list endpoints supports 3D Secure Merchant Trust Listing Feature service to manage the cardholder's trusted merchants. Additional access rights are required to use these endpoints. To get more information contact your Account Manager.

Get Merchant from the Trust List

Use `GET /v2/api/trustlist/{ppan}` to retrieve the current list of trusted merchants for a specific card.

Remove a Merchant from the Trust List

Use `POST /v2/api/trustlist/{ppan}/remove` to remove a specific merchant from the trust list for a specific card. Once a merchant is removed, future transactions with this merchant will revert to standard 3D Secure processing, requiring full cardholder verification. The removed merchants remain in the system database with status DELETED.

Add a Merchant to the Trust List

Use `POST /v2/api/trustlist/{ppan}` to add a specific merchant to the merchant trust list for a specific card. Once the merchant is added, future transactions with this merchant will be processed seamlessly without the cardholder verification.

Important

- Due to integration specifics, if a previously removed merchant is re-added to the trust list under a new name, the system will restore it with the merchant's initial name and add to trust list.
 - If you submit a request to remove a merchant that has already been removed, the request will still return a successful response. It will not trigger a "missing merchant" validation error, as the system securely retains the merchant's data in a DELETED state.
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