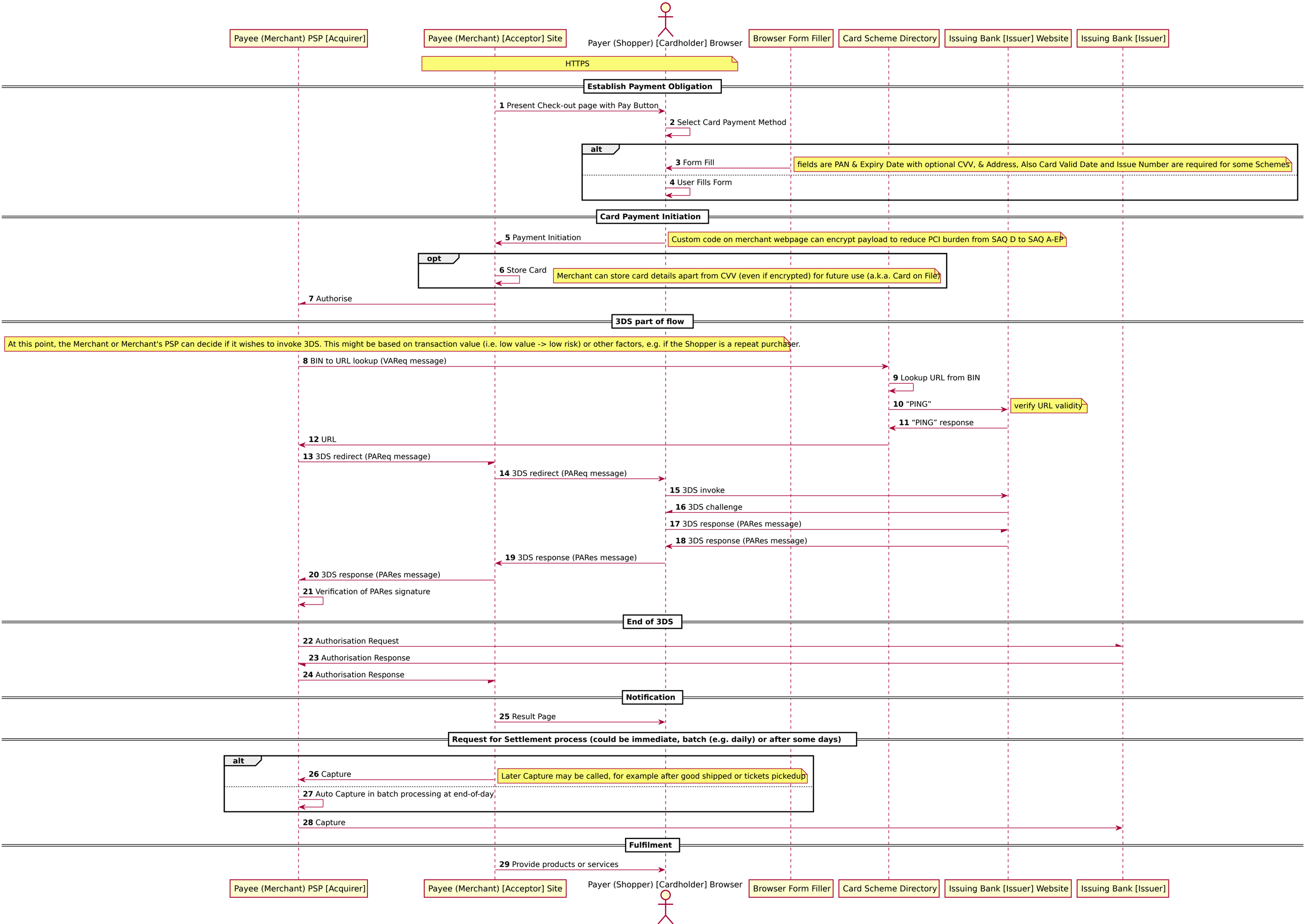
Legacy Merchant Hosted Card Payment with Acquirer Supported 3DS (Current)

3DS is used to add confidence that the payer is who they say they are and importantly in the event of a dispute liability shift to the Issuer.