

Feature spotlight: Merchant Callback

A resilient way to deliver completed 3-D Secure authentication results directly to the merchant or PSP – even when the shopper's browser cannot return the answer.

Merchant Callback closes a critical gap in challenged 3-D Secure (3DS) journeys. When a shopper successfully authenticates with their issuing bank, the authentication result normally needs to travel back through the browser to the merchant or payment service provider (PSP). If the browser stalls, closes or loses its place, the bank's approval may never reach checkout.

Merchant Callback, a feature of Entersekt's 3DS Server, provides a secure, direct path for delivering that completed authentication result, giving merchants, PSPs and acquiring banks greater confidence that successful authentication can translate into a successful payment journey.

Why it matters

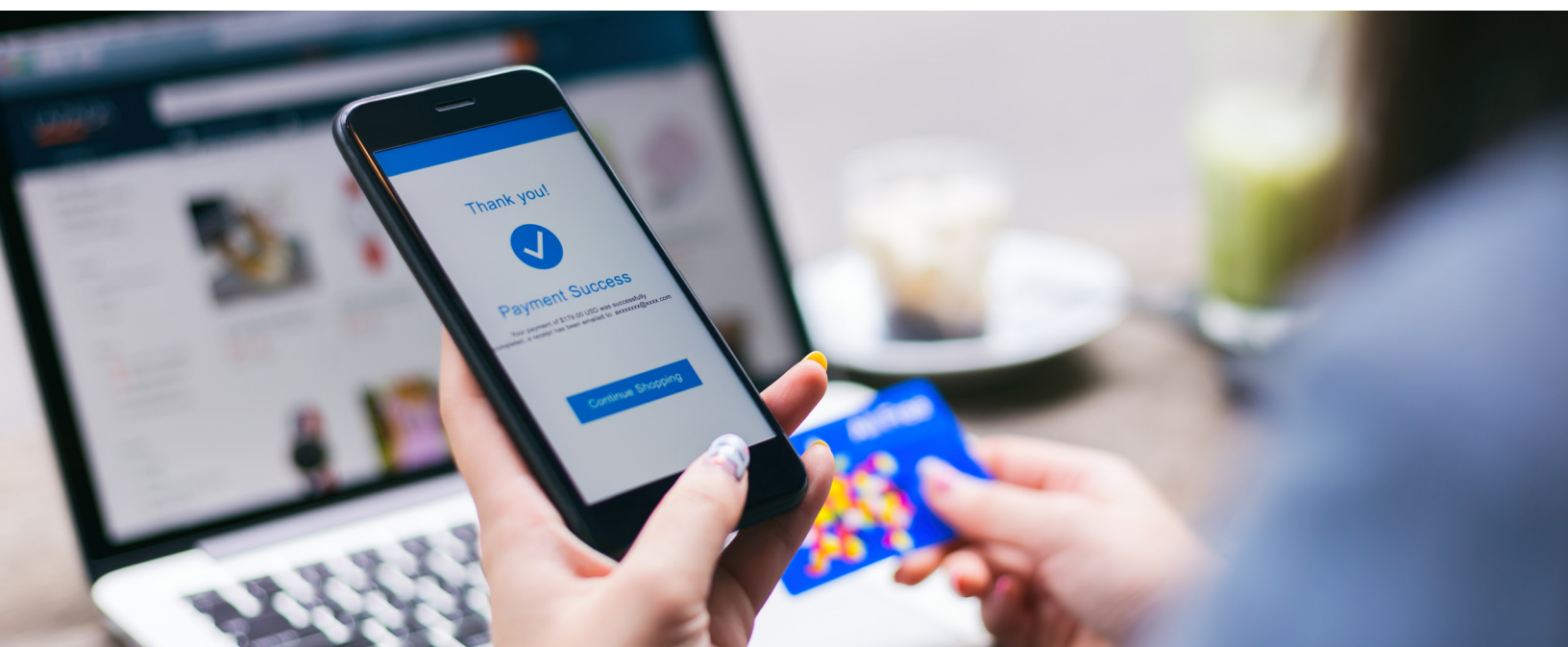
A successful 3DS authentication should give a merchant or PSP the confidence to continue the payment. But when the browser fails to return the result, a valid, authenticated transaction can still end in an uncertain checkout experience.



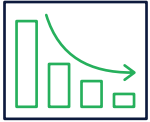
For the shopper: this can mean a stalled checkout, uncertainty about whether the payment worked, or a decision to abandon or retry the purchase.



For the merchant or PSP: it can mean losing a valid sale despite the authentication succeeding.



Merchant Callback helps address this gap by:



Reducing lost revenue by helping more successfully authenticated shoppers progress toward purchase completion.



Improving checkout conversion by providing the merchant or PSP with the authentication result even when the browser cannot return it.



Reducing operational overhead by limiting ambiguous outcomes, duplicate attempts, status checks and support contacts.



Protecting customer confidence with a clearer, more reliable checkout experience.



Maximizing the value of 3DS by helping successful authentication results reach the businesses that need to act on them.

How it works

1. **The shopper starts a purchase** and the merchant or PSP initiates a 3DS authentication.
2. **The issuing bank challenges the shopper**, who completes the required authentication, potentially in their banking app.
3. **The authentication result is completed independently of the browser** and received by Entersekt's 3DS Server.
4. **Merchant Callback securely delivers the result** directly to the merchant or PSP, without waiting for the shopper's browser to return the answer.
5. **The merchant or PSP acts on the result** and continues the payment journey according to its own processing logic.



The result: the merchant or PSP gets the completed authentication outcome it needs, together with proof that authentication was completed and a transaction reference to match the result to the purchase. The result is securely delivered and verified using existing certificates.

Value delivered



More revenue retained

Fewer successfully authenticated shoppers are lost before purchase completion, helping merchants and PSPs capture more of the revenue already enabled by successful authentication.



Better checkout conversion

More challenged purchases can progress toward completed payment, even when the shopper's browser stalls or fails to return the authentication result.



Lower cost to serve

Fewer ambiguous transactions can mean fewer duplicate attempts, customer support contacts, status checks and manual investigations.



Stronger customer confidence

A faster, clearer outcome reduces uncertainty for shoppers and helps create a more consistent checkout experience.

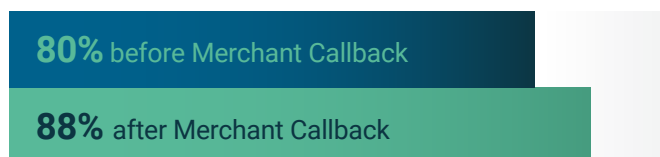


Greater value from 3DS

3DS authentication delivers more commercial value when successful results reliably reach the merchant or PSP and can be acted on.

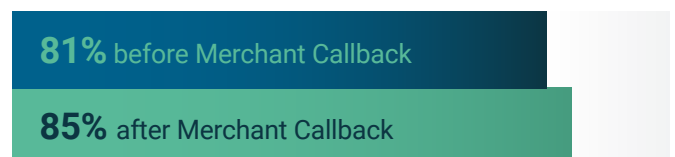
Early customer examples indicate that Merchant Callback can help more successfully challenged authentication journeys reach a positive outcome.

Issuing bank A



+8 percentage points

Issuing bank B



+4 percentage points

The difference is simple

The issuing bank approved the shopper. **Merchant Callback makes sure the merchant or PSP knows.**

By providing a direct, secure path for completed authentication results, Merchant Callback helps close the gap between successful authentication and successful payment progression — creating greater resilience for modern, mobile-first checkout journeys.

Make every successful authentication count.

[Click here](#) to learn more about Entersekt's 3-D Secure Server.

