Consumer | **Merchant Site** | **Merchant Server** | **Cruise API** | **Centinel** | **DS** | **ACS/Issuer**

- DataCollectionURL Request (Merchant Server → Centinel)
- URL & Token (Centinel → Merchant Server)
- Pass JWT (Merchant Server → Merchant Site)
- Consumer Checkout (Consumer → Merchant Site)
- iFrame for Device Data Collection (Merchant Site → Centinel)
- 3DS Method for 2.0 Transaction setup w/BIN Detection (Merchant Site → ACS/Issuer)
- DFRef ID (Merchant Site → Merchant Server)
- Lookup w/DFRef ID (Merchant Server → Centinel)
- AReq (Centinel → DS)
- AReq (DS → ACS/Issuer)
- ARes (ACS/Issuer → DS)
- ARes (DS → Centinel)
- Lookup Response (StepUpURL, ACSURL, Payload, TxnID) (Centinel → Merchant Server)
- Pass up StepUp URL, ACSURL Payload, TxnID (Merchant Server → Merchant Site)
- Redirect user to StepUpURL (Merchant Site → Consumer)
- Cardholder Redirected (Consumer → Cruise API)
- Cardinal Cruise (Cruise API → Centinel)
- CReq (Centinel → ACS/Issuer)
- Display Authentication Page (ACS/Issuer → Cruise API)
- Consumer Authenticates (ACS/Issuer → Consumer)
- RReq (ACS/Issuer → DS)
- RReq (DS → Centinel)
- RRes (Centinel → DS)
- Redirect Cardholder to Merchant Return URL (Cruise API → Consumer)
- payments.validated (Centinel → Cruise API)
- CRes (ACS/Issuer → Centinel)
- Authentication Response Payload (Consumer → Merchant Site)
- Authentication Response Payload (Merchant Site → Merchant Server)
- cmpi_authenticate (Merchant Server → Centinel)
- Authenticate Response (ECI/CAVV) (Centinel → Merchant Server)
- Authorization API to processor with ECI/CAVV appended (Merchant Server → ●)