

Final Reminder: Visa Will Discontinue Support for 3DS 1.0.2

Global (excluding Bangladesh, Bhutan, India, Maldives, Nepal, Sri Lanka) | Acquirers, Issuers, Processors, Agents
Visa, Interlink, Plus Networks; V PAY; Europe Processing



Overview: Visa will discontinue support for 3-D Secure (3DS) 1.0.2 on 15 October 2022. In preparation for the 3DS 1.0.2 sunset, Visa is reminding acquirers, merchants and issuers to migrate to EMV® 3DS.

As announced in the 4 February 2021 edition of the *Visa Business News*, Visa will discontinue support for 3DS 1.0.2 on **15 October 2022**. The sunset of 3DS 1.0.2 and related technologies is part of Visa's commitment to support the industry's transition to EMV 3DS.

3DS 1.0.2 Sunset and Migration to EMV 3DS

Visa strongly encourages acquirers, merchants and issuers to begin supporting EMV 3DS before the full sunset date to take advantage of its enhanced features. Endpoints must take action to ensure that they are ready to process EMV 3DS transactions before the sunset date to avoid service impacts.

Based on current 3DS 1.0.2 transaction volume, acquirers are encouraged to work with their merchants to take **immediate** action to migrate to the highest available version of EMV 3DS. Migration to EMV 3DS in advance can resolve potential implementation issues early and prevent service impacts. If merchants fail to migrate to EMV 3DS in time for the 3DS 1.0.2 sunset, transactions will not be authenticated using 3DS.

Once Visa sunsets 3DS 1.0.2, merchants will be unable to send transactions using the 3DS 1.0.2 protocol for authentication. If they have not yet migrated to EMV 3DS, merchants may proceed with authorization by using electronic commerce indicator (ECI) 07 for a non-authenticated e-commerce transaction. The merchant will assume fraud liability for ECI 07 non-authenticated e-commerce transactions. To continue providing cardholders with a secure and seamless shopping experience, it is important that acquirers, merchants and issuers support EMV 3DS before **15 October 2022**.

If an issuer chooses to stop supporting 3DS 1.0.2 prior to the full sunset date of 15 October 2022, the issuer must submit a request to Visa to have their access control server (ACS) URL removed from the 3DS 1.0.2 Directory Server.

Configuration Changes Before 3DS 1.0.2 Sunset

As a reminder, in preparation for the 3DS 1.0.2 sunset date, the last day that issuers and acquirers can make changes to their 3DS 1.0.2 configuration is **30 September 2022**.

Mark Your Calendar:

- Last day for issuers / acquirers to make changes to 3DS 1.0.2 configuration (**30 September 2022**)
- Full sunset of 3DS 1.0.2 and related technologies (**15 October 2022**)

Transaction Responses After 3DS 1.0.2 Sunset

Merchant server plug-ins (MPIs) that send a transaction using 3DS 1.0.2 after 15 October 2022 will receive a response of *iReqCode 50: Acquirer not participating in 3-D Secure (based on acquirer BIN)*. Issued only by the Directory Server (DS). In these cases, authentication will not occur.

EMV 3DS 2.1 Preparation Request / Response (PReq / PRes) Messages

Currently, for issuers in the AP, CEMEA and Europe regions, the protocol version 2.1 PRes message only contains the card ranges for issuers that are actively supporting EMV 3DS 2.1. Unlike the protocol version 2.2 PRes message, the 2.1 PRes message does not currently include card ranges for issuers in AP, CEMEA and Europe that have not yet activated EMV 3DS. **Effective 12 October 2022**, non-participating issuer card ranges will be included in the 2.1 PRes message for all regions. The total number of ranges in the 2.1 PRes message is expected to grow 15% when these additional card ranges are included.

The protocol version 2.2 PRes message contains more information about services supported by the issuer, including the ACS Information Indicator, where "01" means the card range is supporting authentication at the ACS and "02" means the issuer does not support EMV 3DS at the ACS. Visa strongly recommends that merchants / 3DS Servers use the EMV 3DS protocol version 2.2 of the PReq / PRes messages to determine if an issuer's Bank Identification Number (BIN) or token range is enrolled in EMV 3DS. Merchants / 3DS Servers that solely support EMV 3DS protocol version 2.1 can only identify the issuer card ranges that are actively supporting EMV 3DS by enabling the EMV 3DS version 2.2 PReq / PRes messages.

3DS Servers and merchants should proceed with submitting an authentication request even if the PReq / PRes transaction load fails.

Discontinuation of Merchant ID / Password for MPI Connections to the 3DS 1.0.2 Directory Server

Visa will discontinue support for legacy Merchant ID / Password connections on all Visa Secure transactions in alignment with the 3DS 1.0.2 sunset. Any MPI providers or endpoints that utilize a Merchant ID / Password to connect to the Visa 3DS 1.0.2 Directory Server must begin using a client certificate when migrating to EMV 3DS.

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For More Information

Merchants and third party agents should contact their acquirer.

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