

3-D Secure 1.0.2 Product Integration Testing Will Be Discontinued

Global | Acquirers, Issuers, Processors, Agents

Visa, Interlink, Plus Networks; V PAY; Europe Processing



Overview: Effective 30 June 2020, Visa will discontinue 3-D Secure 1.0.2 Product Integration Testing.

Visa Secure is designed to make online payments more secure by enabling an issuer to authenticate its cardholders, helping to ensure that payments are made by the legitimate owner of the account.

The 3-D Secure (3DS) specification defines the messages and data that enable authentication. 3DS 1.0.2 was initially developed in 1999 and widely adopted globally. In October 2016, in conjunction with the payment card networks and other industry participants, EMVCo published an updated version of the specification, EMV® 3DS. This enhanced specification provides for a more seamless user experience, enhanced data exchange for better fraud management and authorization decision making, and supporting multiple payment channels and devices. Visa announced its global rollout plan for EMV 3DS on 3 May 2017 and launched its EMV 3DS platform in September 2018. Visa continues to provide EMV 3DS solution testing and processing for EMV 3DS transactions globally.

3DS 1.0.2 Product Integration Testing (PIT) provides clients with the ability to test their 3DS 1.0 access control server (ACS) or merchant plug-in prior to deployment. Due to the upcoming transition from 3DS 1.0.2 to EMV 3DS, Visa will discontinue 3DS 1.0.2 PIT **effective 30 June 2020**. Clients employing 3DS 1.0.2 with an ACS or merchant plug-in will be unable to perform testing after this date.

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Mark Your Calendar:

- 3DS 1.0.2 Product Integration Testing will be discontinued **(30 June 2020)**

For More Information

Merchants and third party agents should contact their acquirer.

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