

CAVV Version 7 Required for Use with EMV 3DS

Global | Acquirers, Issuers, Processors, Agents
Visa, Interlink, Plus Networks; V PAY; Europe Processing



Overview: Issuers must use Cardholder Authentication Verification Value (CAVV) usage 3, version 7 for EMV® 3-D Secure (3DS) transactions.

In August 2019, the [Visa Secure Cardholder Authentication Verification Value \(CAVV\) Guide](#) was updated with CAVV usage 3, version 7 for use with both 3DS 1.0 and EMV® 3DS.

For Visa Secure transactions, a CAVV is generated by the issuer's Access Control Server (ACS). The CAVV provides evidence that cardholder authentication occurred or that the merchant attempted authentication. A CAVV is unique for each authentication transaction. The merchant / acquirer must include the CAVV in the authorization request message.

CAVV version 7 incorporates new data fields that provide supplementary data for 3DS 1.0 and EMV 3DS transactions. This includes the electronic commerce indicator (ECI) value, merchant name, purchase amount, additional authentication methods, transaction date and 3DS protocol version. With this supplementary information, increased functionality may become possible. Examples include:

- Support for Payment Services Directive 2 / strong customer authentication dynamic linking.
- Allows 3DS participants to identify in the authorization message which version of 3DS is being used (i.e., 3DS 1.0 or EMV 3DS).
- Allows issuer ACS providers to identify customized authentication methods used during authentication and include that information in the authorization request.
- The enhanced data passed within the CAVV may improve the transaction security and data integrity for issuers when validating a CAVV in authorization.

To maintain these benefits across the ecosystem, **effective 17 October 2020** in the U.S., Canada, LAC and Europe and **effective 17 April 2021** in AP and CEMEA, CAVV usage 3, version 7 will be the only CAVV version supported by EMV 3DS.

Mark Your Calendar:

- CAVV version 7 will be the only version supported for EMV 3DS transactions in Canada, Europe, LAC and the U.S. **(17 October 2020)**
- CAVV version 7 will be the only version supported for EMV 3DS transactions in AP and CEMEA **(17 April 2021)**

Visa Secure Using EMV 3DS	Before 17 October 2020 (Canada, Europe, LAC, U.S.) and 17 April 2021 (AP, CEMEA)	Beginning 17 October 2020 (Canada, Europe, LAC, U.S.) and 17 April 2021 (AP, CEMEA)
CAVV Usage 3, Version 0	Supported	Not Supported
CAVV Usage 3, Version 7	Supported	Supported

3DS 1.0 support for CAVV versions will remain unchanged.

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

For More Information

Merchants and third party agents should contact their acquirer.

© Visa. All Rights Reserved.