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Reminder: 3-D Secure 1.0.2 Quasi-Sunset Processing Requirements

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

Overview: Visa is reminding acquirers and their merchants how to process transactions following the 3-D Secure 1.0.2 quasi-sunset.

As announced in the 4 February 2021 edition of the *Visa Business News*, Visa stopped supporting the 3-D Secure (3DS) 1.0.2 Attempts Server for non-participating issuers effective 16 October 2021. When an issuer does not participate in 3DS 1.0.2 (i.e., their Bank Identification Number [BIN] range does not have an access control server [ACS] URL listed in the Visa Secure 3DS 1.0.2 Directory Server [DS]), the DS responds with a Verify Enrollment Response (VERes) = N. When a merchant / acquirer receives a VERes = N, they should continue on to authorization with an electronic commerce indicator (ECI) of 07 in Field 60.8.

In compliance with the Visa Rules (ID#s: 0008591, 0005302 and 0003018), a merchant must accept all cards properly presented for payment and may not refuse to accept any Visa product that is properly presented for payment. Therefore, merchants must not block transactions from being sent for authorization due to the issuer not participating in 3DS 1.0.2.

Supporting EMV® 3DS

In order to support the industry's transition from 3DS 1.0.2 to EMV 3DS, Visa announced the full sunset of 3DS 1.0.2 and all related technology by **15 October 2022**. Since the quasi-sunset took effect in October 2021, issuers in some markets have chosen to support EMV 3DS and discontinue support for 3DS 1.0.2.

Merchants are strongly encouraged to consider supporting EMV 3DS before the full sunset of 3DS 1.0.2 to take advantage of its enhanced features, including a seamless user experience, enhanced data exchange for better fraud management and authorization decision making, and support across multiple payment channels and devices.

3DS Servers / merchants should use the highest available version of 3DS in order to ensure authentication is carried out on the best-supported protocol.

Preparation Request / Preparation Response Messages for EMV 3DS

To determine if an issuer's BIN or token range is enrolled in EMV 3DS, Visa continues to strongly recommend that merchants enable the Preparation Request (PReq) / Preparation Response (PRes) messages in EMV 3DS version 2.2; this message pair contains more information about services supported by the issuer, including information on whether or not the issuer's account range is actively supporting EMV 3DS authentication.

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Card Range Request / Card Range Response Messages for 3DS 1.0.2

Merchants can determine which issuers continue to support 3DS 1.0.2 using the Card Range Request (CRReq) and Card Range Response (CRRes) messages for 3DS 1.0.2. Merchant server plug-ins (MPIs) can send the CRReq / CRRes message to the Visa Secure 3DS 1.0.2 DS, and a list of all issuer BIN ranges participating in 3DS 1.0.2 will be returned.

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For More Information

Merchants and third party agents should contact their acquirer.