Visa Secure Supports Latest Version of EMV 3DS; Visa Test Suite Available

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

Overview: Visa Secure now supports EMV® 3-D Secure (3DS) 2.2.0. Additionally, the Visa EMV 3DS Testing Suite is available for Visa Secure solution providers to ensure that their software complies with this new specification.

3-D Secure (3DS) is a messaging protocol that enables consumer authentication for e-commerce transactions by allowing the exchange of data between the merchant, card issuer and, when necessary, the consumer. In December 2018, in conjunction with the payment card networks and other industry participants, EMVCo published an updated version of the EMV® 3DS specification, EMV 3DS 2.2.0. EMVCo also announced the availability of its 3DS Test Platform, which enables 3DS solution providers to confirm that their software complies with the updated version.

Effective immediately, Visa's platform is available for processing EMV 3DS version 2.2.0 transactions and the Visa EMV 3DS Testing Suite is available for product testing.

EMV 3DS 2.2.0 includes the following enhancements:

- 3DS Requestor Initiated (3RI) transactions, or the ability to refresh the Cardholder Authentication Verification Value (CAVV) cryptogram, which is necessary for travel merchants

- Additional information in Preparation Request / Response Messages to specify services supported by the issuer and indicate if the issuer is actively supporting EMV 3DS authentication

- Biometric functionality optimization with an enhanced Out-of-Band (OOB) consumer experience

- Support for Mail Order / Telephone Order (MOTO) transactions using decoupled authentication

- Indicator flags in the request message, enabling European merchants to communicate Payment Services Directive 2 strong customer authentication (PSD2 SCA) exemption requests to issuers

Visa EMV 3DS Testing

Earlier this year, EMVCo announced the availability of all test cases related to the EMV 3DS 2.2.0 specification, including test cases for issuer access control server (ACS), merchant 3DS server and 3DS software developer kit (SDK) component solutions. Service providers that successfully complete testing may receive a letter of approval (LOA) certifying successful completion.

Software vendors will need to complete the EMVCo compliance testing and Visa EMV 3DS 2.2.0 testing prior to activating their solutions. More information can be found on the Visa Technology Partner website.

Issuers, Acquirers and Merchants

Issuers, acquirers and merchants using third-party 3DS solution providers should contact their vendors for more information on product availability. Issuers, acquirers and merchants that build their own in-house solutions must complete EMV and Visa testing in order to use Visa's EMV 3DS platform. Using a third-party solution may help issuers and merchants implement a program more quickly possibly avoiding significant development, testing and support requirements.

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For More Information

Merchants and third party agents should contact their acquirer.