

The Sunset of 3DS 1.0.2

The time is now for data-driven, consumer-focused decisioning.

UPDATE TO EMV 3DS NOW

3DS 1.0 will be sunset this October. When the sunset occurs, the Directory Server will no longer be able to support 3DS 1.0 transaction requests, and Cardinal will sunset 3DS 1.0 and all its features (except in countries with network extensions). If you are sending any transactions down 3DS 1.0, you will receive an error message and not be able to continue with 3DS processing. Take action now to update to EMV 3DS.

EMV 3DS provides more than 150 data elements **and is designed specifically for today's mobile world** - so issuers can authorize on devices with greater confidence. Plus, so much more.

Let's compare 3DS 1.0 to EMV 3DS – we think the benefits will be pretty obvious.

3DS 1.0		EMV 3DS
Uses static passwords and security questions	Authentication Method	Uses stronger authentication methods (e.g. OTP, OTP + KBA, biometrics)
Browser-based only Supported guest checkout	Payment Channel & Use Cases	Supports both browser and mobile and IoT devices using biometrics, NPA, 3RI, Decoupled Authentication, and more
Limited data elements	Data Exchange	10X more data exchanged between merchant and issuer
Merchants bound by issuer decisioning	Decisioning	Merchants have input into decisioning

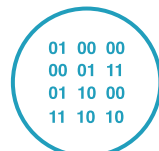
Why choose EMV 3DS?



Provides 10x more data than 3DS 1.0



Helps reduce fraud and false declines



Uses additional data for better decisioning



Offers an enhanced user experience



Helps maximize the number of authenticated transactions



Improves security using biometrics

We can put this in perspective.

What was breakthrough technology over 20 years ago is ready for an upgrade – and that upgrade is available – in EMV 3DS. Ready to provide **more data (10x more), better data, an enhanced user experience, and can be used on mobile and IoT devices.** Issuers can use advanced data to make more informed decisions to help lower false declines and maximize the number of authenticated transactions.

More data? You got it. Check out some of these new fields:

- ✓ What type of transaction it is
- ✓ The ability to apply exemptions
- ✓ What type of authentication method was used
- ✓ Do the billing and shipping addresses match

And all that information means one thing – better decisioning. What matters is your business - and **Cardinal's EMV 3DS solution is built to take you into the future.** Be ready for the 3DS 1.0 sunset **and** gain all the benefits of EMV 3DS. It's a win-win.

As a merchant, the time to act is now in order to process EMV 3DS transactions so that your business - and bottom line - are not affected.

For network and regional sunset dates: [Click Here](#)

For more information on EMV 3DS and how it can help your business prepare for the sunset of 1.0, **let's talk.**