

The Sunset of 3DS 1.0.2

As you prepare for the sunset of 3DS 1.0, we want to share the most updated timelines from the networks, and what's happening regionally.

Visa Secure

Effective October 2021

Visa discontinued support of 3DS 1.0 Attempts Server. Visa has continued to support 3DS 1.0 transaction processing, including the 3DS 1.0 Directory Server, but has stopped support of 3DS 1.0 Attempts Server for non-participating issuers.

Effective October 2022

Visa will discontinue support of 3DS 1.0.

Effective October 2023

The following countries are extended through October 12, 2023, but there are some very detailed nuances that affect this sunset.

India, Sri Lanka, Bangladesh, Bhutan, Maldives, and Nepal

Through October 12, 2023, Visa will continue to support 3DS 1.0 transaction processing solely for domestic transactions, including the maintenance of the 3DS 1.0 Directory Server (DS), in India, Sri Lanka, Bangladesh, Bhutan, Maldives, and Nepal.

Mastercard SecureCode

Effective October 2021

Mastercard no longer performs attempts stand-in for SecureCode and will only respond to participating issuers.

Effective April 2022

Mastercard no longer allows merchant enrollment in the Directory Server for 3DS 1.0.

Effective October 2022

Mastercard will fully sunset 3DS 1.0 and any transactions sent to the Directory Server will result in an error.

For more information on network nuances:

[Click Here](#)

American Express SafeKey

Effective January 2022

American Express ceased attempts stand-in processing.

Effective October 2022

American Express will completely sunset 3DS 1.0 except for India.

Effective October 2023

The sunset of American Express India is extended until October 2023.

WHAT'S HAPPENING REGIONALLY?

With the sunset of 3DS 1.0 there are important regional changes that may affect your business.

Visa Secure

Effective April 2022

Fees for all CNP fraud disputes (Reason Code 10, 11) apply only to acquirers for merchant descriptors with 100 or more disputes for merchants in the LAC (excluding Argentina).

Effective November 2022

Although Visa will continue to support 3DS 1.0 until October 12, 2023, for **Bangladesh, Bhutan, Maldives, and Nepal**, the following fees will be assessed on clients that have not migrated to EMV 3DS before the listed effective date.

Client Type	Fees	Fee Effective Date
Issuer	\$750 per BIN per month	November 1, 2022
Acquirer	\$0.003 per authentication	November 1, 2022
	\$0.005 per authentication	January 1, 2023

Effective January 2023

Although Visa will continue to support 3DS 1.0 until October 12, 2023, for **India and Sri Lanka**, the following fees will be assessed on clients that have not migrated to EMV 3DS before the listed effective date.

Client Type	Fees	Fee Effective Date
Issuer	\$750 per BIN per month	January 1, 2023
Acquirer	\$0.003 per authentication	January 1, 2023
	\$0.005 per authentication	April 1, 2023

American Express SafeKey

Effective January 2022

American Express required the following countries to support EMV 3DS 2.1 or higher: Australia, Bangladesh, Cambodia, Hong Kong, India, Indonesia, Macau, Malaysia, New Zealand, Philippines, Singapore, South Korea, Taiwan, Thailand, and Vietnam

Learn about different scenarios that could affect your business and what to do next to prepare for the sunset.

[Part 1](#)

Find out why EMV 3DS is right for you and your business.

[Part 2](#)



Choose Cardinal as your solution partner when you are ready to upgrade to EMV 3DS:

For over two decades, we've been developing smart solutions that the world's leading brands rely on. We work with...

- 6 of the top 10 U.S. credit card issuers¹
- 7 of the top 10 U.S. debit card issuers²
- 7 of the top 10 U.S. ecommerce merchants³
- Over 20 processors that serve issuers and over 100 processors that serve merchants around the globe⁴

¹ The Nilson Report, Issue 1192, February 2021

² The Nilson Report, Issue 1196, April 2021

³ 2019 Digital Commerce 360 Top 500, North America, 2019 Edition

⁴ Cardinal FY20 CCA and VCAS Performance Data

Reach out to your Customer Success Manager or support@cardinalcommerce.com to update to EMV 3DS now.

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

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