

The Sunset of 3DS 1.0.2

Things are changing. And for the better.

WHAT'S HAPPENING:

3DS 1.0 will sunset this October. EMV 3DS elevates authentication from the browser-based 3DS 1.0 to the newest version of the protocol - designed specifically for today's mobile world - while at the same time providing an enhanced shopping experience.

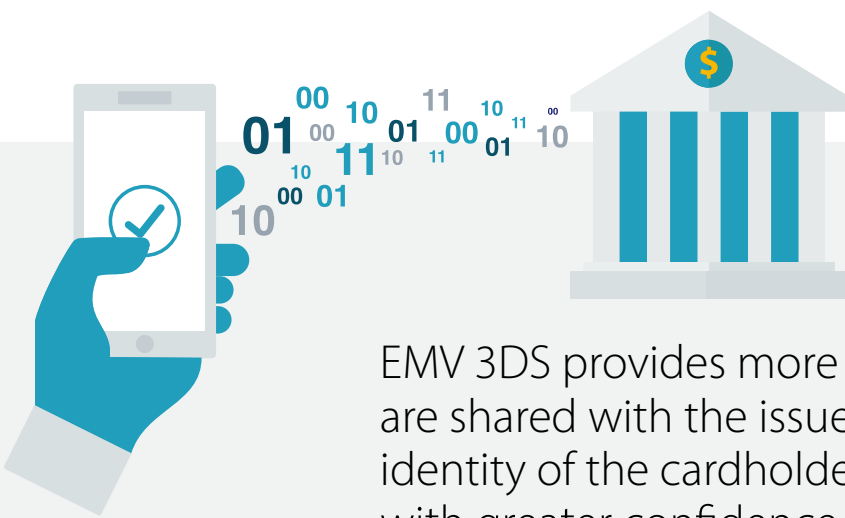
The time to act is now.



Upgrade to EMV 3DS



Contact your Customer Success Manager or email support@cardinalcommerce.com



EMV 3DS provides more than **150 data elements** that are shared with the issuer that help authenticate the identity of the cardholder – so issuers can authorize with greater confidence. Here's what else EMV 3DS can do for your business:



Helps increase good transactions



Helps lower fraud and false declines



Provides a better customer experience

It's important to **update to EMV 3DS now** and take action to make sure you are EMV 3DS enabled as deadlines are quickly approaching.

There are different scenarios that could affect your business

Issuer	Issuer supporting 3DS 1.0	Merchant	Transaction
EMV 3DS	No	3DS 1.0	3DS 1.0 DS will not stand in. Not fully authenticated. Merchant does not receive liability protection.
EMV 3DS	Yes	3DS 1.0	Issuer will stand in. Authentication can occur. Merchant can receive liability protection if transaction fully authenticated.
3DS 1.0	N/A	EMV 3DS	EMV 3DS DS will stand in. Authentication can occur.
EMV 3DS	N/A	EMV 3DS	Run down EMV 3DS rails. Receive all benefits of EMV 3DS whether fully authenticated or attempts.

*Some countries have requirements for PSD2 SCA. These countries may not be fully migrated to EMV 3DS, and Visa will continue to support 3DS 1.0 until the full sunset in October 2022.

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 the benefits of EMV 3DS:

[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.**

cardinalcommerce.com | [+1.877.352.8444](tel:+18773528444) | support@cardinalcommerce.com

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