3DS 1.0.2 Sunset FAQs

August 2022

What is the sunset of 3DS 1.0?

Effective October 2022, the Directory Server will no longer be able to support 3DS 1.0 transaction requests, and CardinalCommerce 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 unauthenticated outcome and will not be able to continue with 3DS processing.**

Who is affected by the sunset?

Please review each network's sunset plan for guidance. Below are several use cases:

- Any merchant processing transactions down 3DS 1.0
- Any merchant processing a portion of their transactions down EMV 3DS but still sending transactions down 3DS 1.0
- EMV 3DS transactions downgraded, due to an error, to 3DS 1.0
- Transactions downgraded to 3DS 1.0 due to a rule
- Merchants participating in Replay to send transactions down 3DS 1.0

What are the sunset dates? And which networks does the sunset apply to?

Since 1999, there have been five major networks that have supported 3DS 1.0. Each of these networks have announced their sunset dates: Visa Secure, Mastercard SecureCode, American Express SafeKey, Discover ProtectBuy, JCB J/Secure (Please note, there are countries with extensions which fall under these networks as well)

The sunset of 3DS 1.0 is coming this October.

October 14, 2022	October 15, 2022	October 18, 2022
American Express SafeKey Discover ProtectBuy	Visa Secure	Mastercard SecureCode JCB J/Secure

For additional details, visit www.cardinalcommerce.com/sunset

How do I prepare for the sunset?

1. Contact your Customer Success Manager:
   a. Contact Cardinal to get started – we are here to help you. Reach out to you Customer Success Manager or support@cardinalcommerce.com.
   b. Review your rule strategies with your Customer Success Manager and create a plan to remove Replay before the sunset.
2. Review your transactions:
   a. Log in to the New Merchant Portal to see if you have 3DS 1.0 traffic. If so, contact Cardinal immediately. Check out our Preventing Downgrades resource guide for more information
   b. Work with Cardinal to review your downgraded transactions and create a remediation plan before the sunset.
3. Upgrade to EMV 3DS
   a. If you are currently using 3DS 1.0, or you have migrated to EMV 3DS but still send transactions down 3DS 1.0
4. Visit our website for more details about the sunset www.cardinalcommerce.com/sunset

What steps do I need to take to be EMV 3DS ready?

Recommended steps can be categorized into the following areas:

Cardinal integration steps:

1. Ensure you have integrated with Cardinal Cruise. If you are only using our Legacy XML 1.0 integration, then you need to upgrade to Cardinal Cruise. Our recommendation is to upgrade to Cardinal Cruise API for the best experience.
2. If you are using Cardinal to authenticate your Native App traffic, ensure you are on Cardinal Mobile SDK.
3. Make sure your Customer Success Manager has enabled EMV 3DS on your account and you have provided the MCC to use for those transactions.
4. Ensure you have fully tested and can pass all Cardinal EMV 3DS test cases we have documented
   a. To ensure that you have correctly implemented Device Data Collection, please validate that your implementation passes the 'Method URL Test Case.' It can be found here.
5. Here are additional recommendations:
   a. Target 90%+ Method URL capture rate
   b. Sending in browser fields as backup for when Method URL fails
   c. Sending in necessary data points (billing, phone, email, and shipping when applicable)
6. Please contact your Customer Success Manager. If you are unsure of who your Customer Success Manager is, please contact support@cardinalcommerce.com.

Acquirer/Processor steps:

1. Double check with your acquirer to ensure your acquirer BIN/MID has been added to the network directory server. You should see transactions processing through EMV 3DS.
2. Double check that your gateway, and processor, can handle EMV 3DS to send EMV 3DS transactions into authorization.

What resources are available for me to use as part of the sunset?

We want to ensure you are prepped and ready for the 3DS 1.0 sunset and are here to help you have a smooth transition so that your transactions are not affected.

While your Customer Success Manager will be your best resource to begin with, there are many additional resources available.

- We will be hosting an email campaign that will contain updates over the next few months to help guide you through this transition.
- We have created a dedicated website (www.cardinalcommerce.com/sunset) which contains additional information not covered in this FAQ.
- Review our 'Preventing EMV 3DS to 3DS 1.0.2 Downgrades' guide to help explain reasons why EMV 3DS transactions are currently being downgraded to 3DS 1.0 and what to do to mitigate.
- This FAQ sheet will continue to be updated as needed and will be available on the sunset website as we receive more questions and feedback from clients. Please reach out directly to your Customer Success Manager with any questions that are not covered.
- We will be hosting a live webinar to address the sunset and questions we have received (estimated September 2022).
- Please contact support@cardinalcommerce.com with any additional questions.

What happens if my organization is unable to move to EMV 3DS before the deadline?

Transactions will have an unauthenticated outcome, except for those countries that have been granted a network extension. This means that those transactions will not be PSD2 compliant, and the merchant will not receive liability protection. Additionally, you will lose out on the benefits of 3DS authentication in general. Please view the network sunset plan for guidance, and more information is available at www.cardinalcommerce.com/sunset

Are there any countries with extended timelines for the 3DS 1.0 sunset?

Here are more details:

Network	Sunset Date	Countries w/Extensions
Visa Secure	October 15, 2022	India, Sri Lanka, Bangladesh, Nepal, Maldives, and Bhutan
American Express SafeKey	October 14, 2022	India (Oct. 2023)
Discover ProtectBuy	October 14, 2022	
JCB J/Secure	October 18, 2022	

Visa will continue to support 3DS 1.0 transaction processing in India, Sri Lanka, Bangladesh, Nepal, Maldives, Bhutan, *solely for domestic transactions* until October 12, 2023.

American Express has extended support for India domestic transactions until October 2023. Mastercard extension dates are still not released; this will be reflected in the FAQ sheet once information is publicly available.

Important: Intra region transactions are those transactions that are acquired and issued within the same country. If there is an extension, then those transactions must be acquired and issued within the country that has the extension.

With 3DS 1.0 being extended in some countries, what response values could be returned for intra region versus cross-border transactions?

If an extension has been given, then intra region transactions can process through EMV 3DS and 3DS 1.0. Cross border transaction will only be allowed to process through EMV 3DS. In an event where cross border transactions are routed through 3DS 1.0, those transactions will result in an unauthenticated outcome (Enrolled = N or U on the Lookup Response depending on the network). For regions where an extension has been given, intra region 3DS 1.0 transactions will be go through normal 3DS 1.0 processing.

Intra region transactions are those transactions that are acquired and issued within the same country. If there is an extension, then those transactions must be acquired and issued within the country that has the extension.

Here are several examples:

Visa Secure:

<u>Cross-border transaction (for countries not supporting 3DS 1.0 extensions):</u> If you are processing an Indian acquired transaction on 3DS 1.0, but the consumer is using a US issued card, then the transaction will result in an unauthenticated outcome. You will receive Enrolled = N or U on the Lookup Response depending on the network.

<u>Cross-border transaction (w/ 3DS 1.0 extension):</u> If you are processing an Indian acquired transaction on 3DS 1.0, but the consumer is using a Sri Lanka issued card (or a card from another country that has extension), then the transaction will go through normal 3DS 1.0 processing.

<u>Intra-region* transaction (3DS 1.0 extended till October 2023):</u> If you are processing an Indian acquired transaction on 3DS 1.0, and the consumer is using an Indian issued card, then the transaction will go through normal 3DS 1.0 processing.

American Express:

<u>Cross-border transaction (for countries not supporting 3DS 1.0 extensions):</u> If you are processing an Indian acquired transaction on 3DS 1.0, but the consumer is using a US issued card, then the transaction will result in an unauthenticated outcome, and you will receive Enrolled = N or U on the Lookup Response depending on the network.

<u>Intra-region* transaction (3DS 1.0 extended till October 2023):</u> If you are processing an Indian acquired transaction on 3DS 1.0, and the consumer is using an Indian issued card, then the transaction will go through normal 3DS 1.0 processing.

Table: 3DS 1.0 Eligibility Matrix (Acquirer/Issuer Country)

Scenario	Acquirer Country	Issuer Country	Outcome	
			Visa Secure outcome	American Express
Cross-border transaction (for countries *not* supporting 3DS 1.0 extensions)	India	USA	Non-authenticated 3DS 1.0	Non-authenticated 3DS 1.0
Cross-border transaction (w/ 3DS 1.0 extension)	India	Sri Lanka (or countries that have received extension)	3DS 1.0 available	Not Applicable
Intra-region* transaction (3DS 1.0 extended until Oct'23)	India	India	3DS 1.0 available	3DS 1.0 available

*Important: Intra region transactions are those transactions that are acquired and issued within the same country. If there is an extension, then those transactions must be acquired and issued within the country that has the extension.

What are the benefits of EMV 3DS over 3DS 1.0?

What happens to 3DS 1.0 Replays post Sunset?

Cardinal will deactivate 3DS 1.0 Replay in alignment with the network sunset dates. The only exception to this is India intra-regional transactions, where the Replay functionality will still be supported until 3DS 1.0 is sunset in India. Please view the network sunset plan for guidance. Post-sunset, non-EMV 3DS transactions will result in an unauthenticated outcome. Visit our website for more details www.cardinalcommerce.com/sunset.

How can I troubleshoot my own transactions?

This is where the Merchant Portal can help. You can log into the merchant portal and look at the details surrounding each transaction. If you do not have access to the Merchant portal, please contact your Customer Success Manager or request access. If you are unsure of who your Customer Success Manager is, please contact support@cardinalcommerce.com.

What will a merchant receive from Cardinal in the Lookup Response post sunset?

Cardinal will continue to process transactions for 3DS 1.0. If the transaction is acquired and issued within a country that has been sunset, then you will receive an unauthenticated (Enrolled = N or U on the Lookup Response depending on the network) outcome in the Lookup Response.