



Visa Testing for EMV® 3DS 2.1 and EMV 3DS 2.2

INTRODUCTION

Purpose

This document provides answers to commonly asked questions re: Visa testing associated with EMV® 3DS.

Visa's EMV 3DS product testing allows product providers to ensure that their authentication components meet Visa's EMV 3DS program requirements. A product provider's authentication component must successfully complete Visa product testing prior to connecting to Visa's Directory Server.

Audience

These FAQ's are located on Visa Technology Partner's website for:

- 3DS Product Providers
- Parties who will be connecting their 3DS software to Visa's Directory Server, and
- Visa Staff who are responsible for supporting 3DS

Background

Visa's EMV 3DS (3DS 2.x) program is a global solution designed to make e-commerce transactions more secure by helping to ensure the transaction is initiated by the rightful owner of the Visa account.

Visa Secure's EMV 3DS Program is based on EMVCo's 'EMV 3DS Secure Protocol and Core Functions Specification. For merchants and issuers, Visa's EMV 3DS program provides an additional layer of security prior to authorization, and for cardholders, it creates the trust they seek when shopping online.

QUESTIONS & ANSWERS

3DS 2.2.0 Testing Availability

1. When is Visa's EMV 3DS 2.2.0 Testing available?

- Visa's EMV 3DS testing today supports EMV 3DS 2.1 and EMV 3DS 2.2 testing.

2. What is the signup process for Visa's EMV 3DS 2.2.0 testing?

- Product providers who have completed EMVCo's 3DS 2.2 testing can contact Global Client Testing (GCT) team at gctv3dsts@visa.com for more details.

3. If I have already completed and submitted my materials for the Application Package as part of Visa's EMV 3DS 2.1 testing, do I need to do this again for Visa's EMV 3DS 2.2 testing?

- If you are current and in good-standing with the requirements in the Application Package, you will not be required to resubmit the entire Application Package for Visa EMV 3DS 2.2 testing.
- At a minimum you will need to send a copy of your EMVCo 3DS 2.2 Letter of Approval for your product.

4. Is Visa testing for EMV 3DS 2.2 mandatory?

- If you plan to implement 3DS 2.2, Visa testing for EMV 3DS 2.2 is mandatory.

5. When will Visa's Directory Server support EMV 3DS 2.2?

- Today Visa's Directory Server supports both EMV 3DS 2.1 and 3DS 2.2.

6. Does Visa testing require 3DS 2.1 testing as part of 3DS 2.2 testing?

- Yes, Product Providers will be required to complete Visa test cases for EMV 3DS 2.1 and EMV 3DS 2.2 as part of 3DS 2.2 testing.
- When a 3DS Product is submitted for 3DS 2.2 testing, it will be tested against both 3DS 2.2.0 and the latest 3DS 2.1.0 test plan. The latest 3DS 2.1.0 test plan may include updates and changes from the time that your Product received its 3DS 2.1.0 compliance letter.

7. Will 3DS 2.1 standalone testing continue to be available from Visa?

- Yes, product providers can choose to implement and test standalone EMV 3DS 2.1 solutions or EMV 3DS 2.2 solutions.

General Visa Testing Questions**8. Can I start Visa testing at the same time as my EMVCo 3DS testing?**

- No, EMVCo 3DS testing is a pre-requisite for Visa's EMV 3DS Testing.

9. What components does Visa testing support?

- Visa testing support is available for 3DS Server and ACS components. SDK testing is not supported.

10. How much time is needed for Visa testing?

- The objective of Visa testing is to confirm that a 3DS software product supports Visa Secure program requirements; functional testing done with EMVCo is not repeated.
- The Visa Testing process can take a few days to a few weeks depending on your system's readiness to connect to Visa's test environment.

11. Can I get a copy of Visa's EMV 3DS test cases in advance of testing?

- Visa's EMV 3DS test cases are accessible once the pre-requisites to begin Visa testing are completed. Contact Global Client Testing (GCT) team at gctv3dsts@visa.com for more details.

12. What are the charges for Visa's EMV 3DS testing?

- At this time Visa's EMV 3DS testing is provided at no-charge. Visa reserves the right to charge at our discretion in the future.

Visa Testing Considerations

13. When I complete Visa's 3DS 2.2 testing, what will be listed on Visa's EMV 3DS Compliant Product List?

- I have previously completed Visa 3DS 2.1 testing and my 3DS 2.1 product is currently listed on Visa's EMV 3DS Compliant Product List.
 - The existing 2.1 entry will be replaced by a new listing with reference to 2.2 compliance in the compliant product list. Compliance to 2.2 requires support of all active EMV 3DS protocol versions. As a part of Visa's EMV 3DS 2.2 testing, the product providers are required to complete 2.1 test cases as well. This is the default list process.
- I have previously completed Visa 3DS 2.1 testing and would like to separately list my 3DS 2.1 product and my 3DS 2.2 product on Visa's EMV 3DS Compliant Product List.
 - Please indicate that this is your intent with the GCT Test Analyst during set-up who will guide you through the specific process to ensure separate entries are created on Visa's EMV 3DS Compliant Product List. Separate EMVCo 3DS approval letters must be shared with Visa.

CAVV Testing

14. Which CAVV versions are supported for Visa's EMV 3DS testing?

- EMV 3DS supports CAVV Usage 3 version 0, and CAVV Usage 3 version 7.
- Visa testing is available for all supported CAVV versions.

15. What is CAVV version 7?

- CAVV version 7 (Usage 3, Version 7) carries supplementary data elements from the authentication request (AReq message) from the merchant, including:

- Authentication amount
- Authentication currency code
- Authentication date (Purchase Date) as provided in the authentication request from the merchant must be converted to Julian Day based on UTC/GMT (do not apply local time zones)
- For technical and program details, please refer to the CAVV Guide (JUL 2019) and Visa's PSD2 Strong Consumer Authentication (SCA) guide.

16. When can I use CAVV version 7?

- CAVV version 7 can be used today by an Issuer and their ACS (Access Control Server).
- Support for CAVV version 7 was implemented in VisaNet during the April 2019 business enhancement release, and
- The CAVV Guide version 3.1 July 2019 has been updated to include information about CAVV version 9.

17. Is it mandatory that I use CAVV version 7?

- At this time, the use of CAVV version 7 is optional. However CAVV version 7 must be used to support the new 3DS 2.2 use cases such as data-only, delegated authentication, and TRA.

18. For the purposes of testing, can ACS product providers use their own CAVV keys?

- CAVVs created using VisaNet Certification Management Service (VCMS) test CAVV keys
 - Can be validated using Visa Secure Test Suite (VSTS).
 - VCMS CAVV keys are described in the VSTS User Guide.
- CAVVs created using an Issuer's CAVV keys
 - Can be validated using VCMS.
 - Prior issuer CAVV key installation is required, and applicable fees will apply.