

AN 6262 3DS 1.0 Directory Server Decommission Update

Type:

Bulletin Announcement

Category:

Operations

Audience:Acquirer
Issuer
Merchant
Network Enablement Partner
Processor**Region:**

Global

Brand:Mastercard®
Debit Mastercard®
Maestro®**Product or Service:**

Identity Solutions

Action Indicator:Program or service requirement
Critical action needed**System:**Authorization
Clearing
Single Message System**Published:**

26 April 2022

Effective:18 October 2022
14 April 2022

Executive overview

Mastercard is providing an update and confirming its plan to transition all customers to EMV 3-D Secure (3DS) (2.0).

Effective date details

Date	Details
18 October 2022	3DS Directory Server (DS) 1.0 authentications no longer supported on the Mastercard Authentication Network 3DS 1.0 DS

Customer benefit

EMV 3DS 2.0 provides more data than 3DS 1.0 and promotes frictionless cardholder authentication during checkout. This specification version also supports various transaction flows not supported by 3DS 1.0, including in-application (app) authentication and nonpayment authentication. These additional features will help promote the usage of authentication, before authorization, for card-not-present (CNP) transactions.

What Mastercard is doing

Mastercard will cease support for 3DS authentication using the 3DS 1.0 specification.

Version history

Date	Description of change
26 April 2022	Initial publication date

Customer impact

Before the decommission date of 3DS 1.0, all customers must begin their transition to the new specification version to help ensure no transactional impact.

Mastercard recommends that customers transition to EMV¹ 3DS v2.2.0, as sunset dates for v2.1.0 have been announced. Refer to bulletin announcement [AN 6154 Mastercard Identity Check Program Letter of Compliance Framework and Sunset of EMV 3DS version 2.1.0](#) for additional information.

¹ EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries.

Mastercard will continue to support 3DS 1.0 transactions on the Mastercard Authentication Network up until the final decommission date. There will be no changes to the 3DS liability shift rules with this bulletin announcement. Liability shift rules will continue to apply to both EMV 3DS and 3DS 1.0 transactions as done currently. Refer to the *Chargeback Guide* for more information about the 3DS liability shift.

Decommission changes timeline

Refer to the following decommission timeline.

Directory Server decommission timeline

Date	Description of change
1 June 2022	Mastercard EMV 3DS load testing: all merchants that split traffic between 3DS 1.0 and EMV 3DS 2.0 specifications are heavily encouraged every first and third Wednesday to route all traffic to EMV 3DS and not use 3DS 1.0 authentication. Mastercard will have additional support monitoring traffic to help ensure full load capabilities and gain confidence from merchants that are splitting authentication traffic between 3DS 1.0 and EMV 3DS 2.0.
1 August 2022	All merchants are heavily encouraged to stop sending verify enrollment requests (VReq) to the 3DS 1.0 Directory Server
18 October 2022	3DS 1.0 will stop routing VReqs. The 3DS 1.0 Directory Server will respond with a transaction status = N for all Verify Enrollment Response (VERES) Mastercard Key Management Services (KMS) will cease uploading SPA1 issuer keys. Existing SPA1 issuer keys already shared with KMS will remain enrolled for SPA1 message authentication code (MAC) key verifications until a to-be-determined date in 2023 when the support of SPA1 AAVs will no longer be supported in authorization transactions.
1 February 2023	The Mastercard Firewall will respond to VReqs with a site not found error as the 3DS 1.0 URL will no longer be available.
2023	SPA1 AAVs will no longer be supported on the Mastercard Authorization Network. SPA1 AAVs received after this date will be downgraded to nonauthenticated. Date is yet to be determined.
2023	As the 3DS 1.0 Decommissions and SPA1 AAV support comes to an end, SPA1 issuer keys will be removed from the KMS key management. Issuers that desire to have Mastercard stop performing SPA1 AAV verifications before this date may request KMS to remove their SPA1 AAV keys through a Customer Interface Specification (CIS) project with Form 735 on-behalf service (OBS) 05/06 Enrollment (and key management). Removing SPA1 issuer keys will not unroll the account range from OBS 05/06 as the key exchange is not necessary for SPA2 AAV verification. Date is yet to be determined.

Merchants that receive a VERES = N have two options:

- Resubmit to EMV 3DS for cardholder authentication to improve their card-not-present acceptance, reduce fraud, and meet local regulatory requirements.
- Proceed to authorization without authentication (Electronic Commerce Indicator [ECI] = 00 // SLI = 210).

NOTE: Merchants must honor all cards for processing transactions.

Pricing information related to SPA1 issuer key storage will be provided at a later time.

EMV 3DS load testing dates and times

EMV 3DS load testing dates

The following represent key dates for EMV 3DS load testing:

- 1 June 2022
- 15 June 2022
- 6 July 2022
- 20 July 2022
- 3 August 2022
- 17 August 2022
- 7 September 2022
- 21 September 2022
- 5 October 2022

Acquirers and 3DS operators are encouraged to contact Identity Solutions Compliance (fdc_customer_support@mastercard.com) to inform Mastercard of their intentions to use the load test on the Wednesday prior to that date.

EMV 3DS 1.0 decommission times

3DS 1.0 decommission will begin at 12:00 (St. Louis, Missouri, USA time). This translates to the following times globally:

Country	Date	Time
Australia	19 October 2022	04:00 (Sydney local time)
Japan	19 October 2022	02:00 (Tokyo local time)
Singapore	19 October 2022	01:00 (Singapore local time)
India	18 October 2022	22:30 (New Delhi local time)
Germany	18 October 2022	19:00 (Frankfurt local time)
United Kingdom	18 October 2022	18:00 (London local time)

Related information

- [Chargeback Guide](#)
- [AN 3391 Mastercard Customer Roadmap to Transition from 3DS 1.0 to EMV 3DS](#)
- [AN 5173 3DS 1.0 Attempts Server Decommission Date Update](#)
- [AN 6154 Mastercard Identity Check Program Letter of Compliance Framework and Sunset of EMV 3DS version 2.1.0](#)

Questions

Customers with questions about the information in this bulletin announcement should contact:

Email:

fdc_customer_support@mastercard.com
