

# The Sunset of EMV® 3DS 2.1



## and the benefits of EMV 3DS 2.2

EMV 3DS 2.1 is being sunset by Visa, Mastercard, and American Express in 2024, with other networks expected to follow. EMVCo already does not support EMV 3DS 2.1, and new providers can not certify for that version.



## Once the sunset happens

merchants, acquirers, and issuers will not be able to authenticate EMV 3DS 2.1 transactions through these networks and providers must certify and support v2.2.

### Visa

**June 30, 2023** – Visa will stop issuing EMV 3DS 2.1 compliance letters

**September 25, 2024** – Visa will discontinue support for EMV 3DS 2.1 transaction processing

**Merchants, acquirers, and issuers** will not be able to authenticate EMV 3DS 2.1 transactions through Visa Secure

### Mastercard

**July 23, 2023** – All MC IDC enrolled merchants, acquirers and issuers must support EMV 3DS 2.2

**June 30, 2024** – MC will sunset v2.1 and this will be the final date v2.1 transactions will be supported on the IDC network

**Sept 24, 2024** – Any EMV 3DS 2.1 transactions will begin to generate errors on the IDC network

### American Express

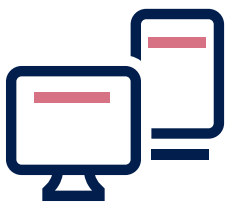
**August 1, 2023** – American Express will no longer certify a provider for SafeKey 2.1 after July 31, 2023

**October 1, 2023** – American Express will discontinue support for SafeKey 2.1 transaction processing after September 30, 2024

Now that 3DS 1.0 has sunset for most countries, and the sunset of v2.1 is around the corner, **we can focus on all the benefits of EMV 3DS and newer versions of the protocol.**

This sunset encourages the ecosystem to migrate to EMV 3DS 2.2 – **which allows for all the enhanced features EMV 3DS 2.2 has to offer** – and the potential for better results.

## Improvements of EMV 3DS include:



**Authentication on any device (like smartphones, tablets, and IoT devices)**



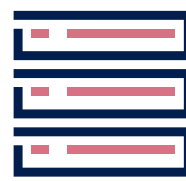
**150+ data points**



**Better consumer experience**



**Improved security using biometrics**



**Enriched data to authenticate most transactions behind the scenes**

## EMV 3DS v2.2 builds off EMV 3DS and adds additional features that address the **balance between security and customer experience**:

### Ability to apply SCA exemptions using specific indicators for PSD2 in Europe.

Examples of exemptions include acquirer Transaction Risk Analysis (TRA), Secure Corp Payment, and Trusted Merchant Listing.

### Biometric and out of band (OOB) authentication.

EMV 3DS 2.2 helps result in a better consumer experience, delivering the lower levels of fraud often associated with SCA, while at the same time minimizing friction and abandonment rates.

### 3DS Requestor Initiated (3RI) Device Channel.

Supports payment and non-payment authentication with several different use cases including recurring, installment, add card, trusted merchant listing status check, maintain card information, account verification, and split delayed shipment to name a few.

### EMV 3DS 2.2 in the EEA and Europe can provide:

- Adherence to PSD2 SCA regulatory requirements in the EEA or Europe
- All the benefits of earlier protocols
- All the additional features that EMV 3DS 2.2 offer while still focusing on the customer experience
- Additional help to avoid transaction abandonment

### And remember v2.2 is not just for Europe:

- Ecosystem improvements that pertain to in-app SDK handling and cardholder experiences
- Increased exchange of data between merchants and issuers for improved authentication
- Enhanced customer experience

## Have questions about updating to EMV 3DS 2.2? Let's talk.