mastercard

AN 3391 Mastercard Customer Roadmap to Transition from 3DS 1.0 to EMV 3DS (2.0)

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Bulletin Announcement

Category:
Operations

Audience:
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Mastercard®
Debit Mastercard®
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Action Indicator:
Program or service requirement:
Critical action needed:

System:
Authorization
Clearing

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14 October 2022

Executive Overview

Mastercard is announcing its plan to transition all customers to EMV 3DS (2.0) prior to the decommission date of 3DS 1.0. All customers must begin their transition to the new specification version immediately to ensure no transaction impact.

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

Effective Date Details

Date	Details
14 October 2022	3DS 1.0 transactions no longer supported on the Mastercard network

Customer Benefit

EMV 3DS (2.0) provides vastly more data than 3DS 1.0 which promotes frictionless cardholder authentication during checkout. This specification version also supports various transaction flows not supported on 3DS 1.0 including in-app authentication and non-payment authentication. These additional features are expected to help promote the usage of authentication prior to authorization for card-not-present transactions.

What Mastercard is Doing

Mastercard has already taken several steps to help customers transition from 3DS 1.0 to EMV 3DS (2.0). Such steps include:

- No longer approving new software for 3DS 1.0 transactions and the decommission of the 3DS 1.0 testing platform and History Server component on the 3DS 1.0 network.
- Working actively with customers to enroll their accounts onto the EMV 3DS (2.0) network to allow authentication to occur for both specification versions.
- Offering our Smart Authentication service to perform on-behalf risk-based authentication for transactions where the issuer account range may not be enrolled in EMV 3DS (2.0) or their authentication solution (ACS) was unavailable to perform cardholder authentication.

Mastercard is now communicating the final steps to complete the transition from 3DS 1.0 to EMV 3DS (2.0). These steps are designed to increase card-not-present (CNP) approval rates, reduce CNP fraud, and allow sufficient time for customers to complete their transition to EMV 3DS (2.0).

Version History

Each customer must determine the impact on its operations.

Date	Description of Change
15 June 2020	Initial Publication Date

Decommission Plan

The following table describes the milestones of decommissioning 3DS 1.0 globally for our Mastercard Identity Check customers.

Effective Date	Actions	Impacted Customers	Time Elapsed following this Announcement
1 October 2020	Mastercard will start sending monthly notifications to customers of their need to transition to EMV 3DS.	Acquirers, Issuers, and Processors	4 months
1 February 2021	Mastercard will no longer accept SHA1 server certificates for 3DS 1.0 transactions. All transactions using SHA1 server certificates by this date will result in an error from the Mastercard Directory Server.	Issuers, Processors and Service Providers	8 months
30 April 2021	Mastercard will no longer allow 3DS 1.0 account range or Merchant ID enrollments unless the customer is already enrolled on EMV 3DS.	Acquirers, Issuers, and Processors	12 months
1 October 2021	Mastercard will no longer generate Attempts transactions from the Mastercard 3DS 1.0 network. Issuers that still want to support Attempts must generate from their own ACS solution. 3DS 1.0 fully authenticated transactions will continue to be supported.	Acquirers, Issuers, and Processors	16 months
30 April 2022	Mastercard will no longer allow 3DS 1.0 account range or Merchant ID enrollments.	Acquirers, Issuers, and Processors	24 months

Effective Date	Actions	Impacted Customers	Time Elapsed following this Announcement
14 October 2022	Mastercard will no longer process any 3DS 1.0 transactions for cardholder authentication. Any transaction submitted to the Mastercard 3DS 1.0 Directory Server will result in an error response.	Acquirers, Issuers, Processors and Service Providers	28 months

NOTE: 3DS 1.0 will not support the BIN 8 series for authentication transactions. Customers that want to use BIN 8 for cardholder authentication must submit those transactions via EMV 3DS (2.0).

Previous Key Announcements

Refer to the following announcements for additional information about the requirements to support EMV 3DS and transition off SHA1 ACS server certificates.

- AN 2005 Mastercard Identity Check Program Update - November 2018
- AN 1854—Guidance on Implementing Mastercard Authentication Secure Hash Algorithm-2 Certificates
- "Guidance on Implementing Mastercard Authentication SHA-2 Certificates—Update" article in *Global Operations Bulletin* No. 7, 3 July 2017

Questions?

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

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