

# EMVCo 3DS Services

3-D Secure is a concept, a protocol and a service process designed to increase the security of online (eCommerce) payments. It was originally developed by VISA for the service "Verified by Visa". Also known as "Visa Secure", "Identity Check", "J/Secure", "SafeKey" and "ProtectBuy", every payment scheme offers such services.

As an additional security layer, 3-D Secure is intended to reduce the risk of fraud and the loss of payments due to credit card misuse (Card Not Present transaction). In addition, the merchants who use 3-D Secure are guaranteed the receipt of payment.



## THREE-DOMAIN SECURE (3DS) IS A MESSAGING PROTOCOL WHICH ENABLES CONSUMERS TO AUTHENTICATE THEIR CARD DIRECTLY WITH THE CARD ISSUER WHEN SHOPPING ONLINE

Three domains consist of:

- Acquirer domain
- Interoperability domain
- Issuer domain

<b>CTC advanced is accredited for</b>
3DS Server
Directory Server (DS)
Access Control Server (ACS)



## EMVCO 3DS REQUIREMENTS FOR TYPE APPROVAL TEST

### STEP 1: Registration & Contract

- Vendor completes online registration form on the EMVCo website

(<https://www.emvco.com/product-provider-registration>)

**Note:** This is required only once and mandatory before any Pre-Compliance or Compliance Testing.

- Vendor signs a contract with TPP (Test Platform Provider) for Platform Services
- Vendor signs a contract with CTC advanced for lab services

### STEP 2: Pre-Compliance Testing Stage

- Vendor performs Pre-compliance Testing online (self-testing on Test Platform)
- CTC advanced verifies test results and provides a Pre-Compliance Report

### STEP 3: Compliance Testing Stage

- Vendor submits ICS (Implementation Conformance Statement) to CTC advanced (We recommend vendors to submit ICS before Step 2)
- CTC advanced verifies ICS, signs and submits it to EMVCo
- EMVCo approves ICS and issues ICS Reference Number
- After ICS approval, vendor performs Compliance Testing online on Test Platform
- CTC advanced verifies test results and provides a Compliance Report to vendor

### STEP 4: CTC advanced Compliance Report to EMVCo

- Vendor submits request for Approval to EMVCo and pays approval fee
- CTC advanced submits Compliance Report to EMVCo

### STEP 5: EMVCo Approval

(EMVCo sends LoA (Letter of Approval) to vendor)

**Test related documents**

Vendor refers to the following documents:

(Please always use the valid EMVCo version)

- EMV 3-D Secure Approval – Administrative Process
- EMV 3-D Secure Approval – ICS Form – Instruction Manual
- 3-D Secure ICS
- EMV 3-D Secure Approval - Request for Approval

Certification Service	Vendor provides
3DS Server	ICS
Directory Server (DS)	ICS
Access Control Server (ACS)	ICS

**EMVCO 3DS – OVERALL TEST SCOPE**

Category	SDK - available soon	3DS Server	DS	ACS
Message Flow	✓	✓	✓	✓
GUI	✓	N/A for 3DSS	N/A for DS	✓
Security	✓	✓	✓	✓
Performance	✓	✓	✓	✓
Message Contents	✓	✓	✓	✓
Message Error Handling	✓	✓	✓	✓
Message Processing	✓	✓	✓	✓

Service	Pre-Compliance Validation	Compliance Validation
Software Development Kit (SDK)– available soon	✓	✓
3DS Server	✓	✓
Directory Server (DS)	✓	✓
Access Control Server (ACS)	✓	✓

