

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.



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

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 cetecom advanced for lab services

STEP 2: Pre-Compliance Testing Stage

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

STEP 3: Compliance Testing Stage

- Vendor submits ICS (Implementation Conformance Statement) to cetecom advanced (We recommend vendors to submit ICS before Step 2)
- cetecom 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

- cetecom advanced verifies test results and provides a Compliance Report to vendor

STEP 4: cetecom advanced Compliance Report to EMVCo

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

STEP 5: EMVCo Approval

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

cetecom advanced is accredited for
3DS Server
Directory Server (DS)
Access Control Server (ACS)

- Efficient User Interface (UI) with high-level and detailed view on test results and log files
- Faster issue detection and issue correction
- Test run history and tracking allows better understanding of test session
- Use of dynamic load balancing (DLP) on Atomworks server to guarantee high performance during testing
- 100% compliance of Atomworks simulator to EMVCo 3DS specifications
- Customer-friendly business model for the use of Atomworks test platform

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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	✓	✓	✓	✓

EMVCo 3DS Partner Test Platform	
	ATOMWORKS 3DS Test Platform
✓	3DS Server
✓	ACS
Benefit from flexible utilisation periods	
✓	Pay-per-use (monthly)
✓	3 months
✓	6 months
✓	12 months

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

