



EMV®

3-D Secure

UI Data Elements—ACS Impact Notice

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Introduction

This document provides clarification and the immediate action that an ACS must make to comply with the updated UI Data Element table as published in SB 204v6 and SB 214 v2.

Supporting Documentation

This clarification applies to the following

- SB 204 v6 EMV® 3-D Secure 2.1.0 Updates, Clarifications & Errata (released February 2020)
- SB 214 v2 EMV® 3-D Secure 2.2.0 Updates, Clarifications & Errata (released February 2020)

Preamble

- The UI Data Elements table referenced in this document is Table A.17 in version 2.1.0 of the EMV® 3-D Secure Protocol and Core Functions Specification and Table A.18 in version 2.2.0. For purposes of this communication, the table is referenced as the UI Data Elements table.
- The UI Data Elements table of the EMV® 3-D Secure Protocol and Core Functions Specification identifies the presence (optional or mandatory) and the position of the user interface data elements in the Native UI templates during a challenge.
- This document refers to Req 387 of the core specification. Req 387 as currently written is included here for reference:

[Req 387] Only include the mandatory and the optional ACS-chosen UI data elements supported for the selected ACS UI Type as defined in Table A.18 (v2.1.0 Table A.17).

Clarification

An ACS v2.1.0 and v2.2.0, that is not updated for compliance with [Req] 387 (see Preamble) of the core specification, could receive an error message and therefore prematurely end the challenge when the ACS interacts with an SDK that is in compliance with SB 204v6 and SB 214v2.

Specifically, failure to comply with the presence conditions of the following UI data elements will cause an SDK error response:

- Challenge Information Header
- Challenge Information Label
- Challenge Information Text

To avoid an error response from the SDK during the challenge, all ACSs must ensure compliance with:

Requirement 387

- UI Data Elements table
 - Version 2.1.0—Table A.17 UI Data Elements
 - Version 2.2.0—Table A.18 UI Data Elements