EMV® 3-D Secure Protocol

3DS Self Test Platform: Promoting end-to-end testing for 3D-Secure technology

EMV 3-D Secure Context

Digital sales already represent a significant part of retail growth and should continue to grow in the coming years. At the same time, however, hacking, identity theft, fraud and false declines are increasing digital sales costs for merchants.

EMV 3-D Secure ("3DS"), an industry standard authentication protocol, provides an extra layer of protection for remote card-based payments. The EMV 3DS protocol improves the security of online transactions while also enhancing user experience in the e-commerce space. EMVCo creates and manages EMV Specifications and programs that enable seamless and secure card-based payments for businesses and consumers worldwide.

UL Solutions' expertise in the payment industry allows us to support acquirers, issuers, product/component providers and payment service providers as they build and enhance their 3DS components.

From guidance during product development to enabling access to our qualified test platform and approval services for EMVCo testing and certification, we can help you build confidence and gain market access.

3DS Self-Test Platform (STP)
The 3DS STP is a configurable and versatile web-based platform that simulates the entire 3DS ecosystem based on the EMV 3DS protocol and core functions specification. The platform allows you to debug, test and verify compliance up to the latest EMV 3DS protocol (v2.3.1) before submitting test results for formal approval.

Improve go-to-market speed
Our platform provides many features that can help speed up development and reduce go-to-market time:

- Online testing environment and formal approval services
- Comprehensive EMV 3DS approval process support
- Enhanced debugging features and interface
- Guaranteed up-to-date EMV 3DS specifications

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User-friendly and scalable

3DS STP provides testing and compliance services in an automated, user-friendly and scalable manner, supporting the most updated protocols for the 3DS framework. The STP is an excellent tool for vendors and service providers that offer 3DS components, such as 3DS SDK, 3DS Server, Directory Server or Access Control Server to their customers.
Such providers include:

- Payment product providers
- Merchants, payment service providers and acquirers
- Payment schemes
- Issuers

The 3DS STP provides the ability to debug, test and verify compliance of 3DS components, before submitting passing test results for formal approval review.

The platform provides an overview of the test case execution run and the test projects.
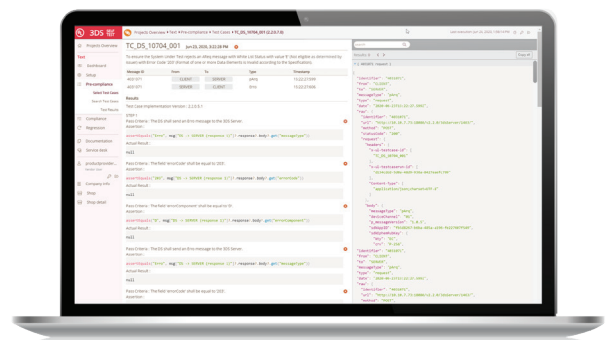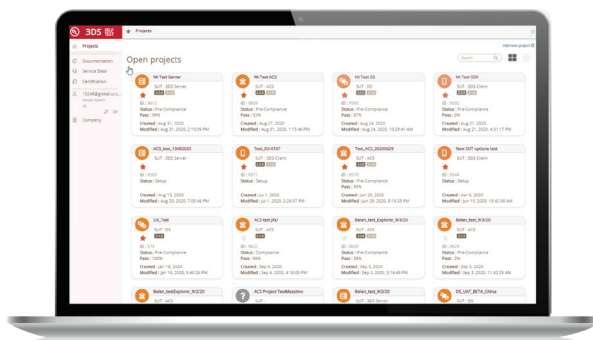
The 3DS STP self-test environment gives you the tools to:

- First check a System Under Test (SUT) during development and debugging (pre-compliance)
- Run required compliance tests before applying for 3DS approval services

Empowering trustworthy commerce

With a focus on today's realities and tomorrow's needs, UL Solutions provides trusted and critical expertise in an increasingly interconnected and cashless world. Our services help businesses improve regulatory compliance, maintain customer trust and increase market access.

For more information, please visit **UL.com/3DS**

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