E-Commerce & Authentication

29 July 2021

Visa Secure Root Certificate Update—Timeline Amended

Global Acquirers

Visa, Interlink, Plus Networks; V PAY; Europe Processing



Overview: The current Visa Secure eCommerce certificate chain is expiring in 2022. As previously announced, all Visa Secure endpoints must update their certificate chains, and were able to begin that part of the process starting 1 July 2021. Visa has now revised the starting date to 1 August 2021 (from 1 February 2022) for Merchant Plug-in and 3DS Server endpoints to begin requesting and installing / using new (end-entity) certificates signed by the new eCommerce G2 Issuing Certificate Authority.

Visa Secure access control server (ACS), Merchant Plug-in (MPI), 3DS Server (3DSS) and 3DS Software Development Kit (SDK) endpoints use digital certificates to authenticate during a Visa Secure online transaction.

In the 17 June 2021 edition of the *Visa Business New*, Visa announced that the Visa Certificate Authority (CA), which issues the digital certificates used, is updating the root certificate due to the expiration of the current eCommerce (G1) certificate chain. This change applies to Visa Secure endpoints using 3DS 1.0.2 and EMV® 3DS.

The 17 June article, "Visa Secure Root Certificate Update," included an effective date of **1 February 2022** for 3DSS and MPI endpoints to request new end-entity (connectivity) certificates. Visa has now revised this date to **1 August 2021**, as detailed in the table below.

Certificate Update Timeline

To avoid service interruption, all Visa Secure endpoints **must abide by** the detailed timelines provided below.

Endpoints that do not obtain and install new certificates will be unable to process Visa Secure transactions.

Endpoints must not remove the current eCommerce (G1) certificate chain from their trust stores until notified.

3DSS / MPI

Date	Key Milestone	Responsible Party	
Endpoints must not remove the current eCommerce (G1) certificate chain from their trust stores until notified.			
1 July 2021	 Endpoints can begin to download and install the new eCommerce G2 certificate chain into their trust stores, which can be found on the Visa Public Key Infrastructure website under "Certification Authorities Certificates" > "Online Production Subordinate CAs" > "eCommerce G2." 	MPI and 3DSS endpoints	

1 August 2021	 Endpoints can begin requesting and installing / using new (end-entity) certificates signed by the new eCommerce G2 Issuing CA. Note: Endpoints must have a valid product listed on the Visa EMV 3DS Compliant Vendor Product List. If the endpoint's product has expired, recertification testing is required. Endpoints must not remove the current eCommerce (G1) certificate chain from their trust stores until notified. 	MPI and 3DSS endpoints
31 October 2021	• Deadline for endpoints to download and install the new eCommerce G2 certificate chain into their trust stores; the new certificate chain can be found on the <u>Visa Public Key Infrastructure</u> website under "Certification Authorities Certificates" > "Online Production Subordinate CAs" > "eCommerce G2."	MPI and 3DSS endpoints
31 January 2022	 Last day to request a (end-entity) certificate signed by the eCommerce (G1) Issuing CA. These G1 certificates will expire on 21 June 2022. Note: After 31 January 2022, Visa CA will stop issuing certificates under the current eCommerce (G1) Issuing CA. 	MPI and 3DSS endpoints
30 April 2022	• Endpoints must be using the new (end-entity) certificates previously requested, which are signed by the new eCommerce G2 Issuing CA.	MPI and 3DSS endpoints

Additional Information and Important Links

Visa is also providing the following important links.

- To obtain new eCommerce G2 certicate chain:
 - All endpoints: The eCommerce G2 certificate chain is available for download on the <u>Visa Public Key Infrastructure</u> website under "Certification Authorities Certificates" > "Online Production Subordinate CAs" > "eCommerce G2."

This certificate can also be directly downloaded by clicking the following link: eCommerce G2

- To request new end-entity certificates:
 - o **3DSS / MPI: Starting 1 August 2021**, to request the new (end-entity) connectivity certificates signed by the new eCommerce G2 Issuing CA, 3DSS and MPI endpoints must fill out the Certificate Request Form, which is available on the <u>Certificate Request Forms</u> page at Visa Online. The completed form should be emailed to <u>Certificates@visa.com</u>.

Note: For EMV 3DS, 3DSS/MPI endpoints must ensure their Visa Product certification for their 3DS product is valid at the time of the 3DS certificate renewal. 3DSS / MPI endpoints will not be able to renew their Visa 3DS certificate if their Visa product certification has expired. To confirm whether the Visa 3DS product is still valid, 3DSS / MPI endpoints should refer to the Visa EMV 3DS Compliant Vendor Product List, available on the <u>Visa Technology Partners</u> website. Contact <u>Global Client Testing (GCT) 3DS Support</u> with questions related to Visa product certification or visit the Visa Technology Partners website.

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For More Information

Merchants and third party agents should contact their acquirer.

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