

Visa Secure Root Certificate Update

Global | Acquirers, Issuers, Processors, Agents

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



Overview: The current Visa Secure eCommerce certificate chain is expiring in 2022. All Visa Secure endpoints will need to update their certificate chain and can begin the process starting 1 July 2021.

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. 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.

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.

To request new (end-entity) certificates, endpoints will need to fill out the Certificate Request Form, which will be available on the [Certificate Request Forms](#) page at Visa Online prior to 1 February 2022. The completed form should be emailed to Certificates@visa.com.

3DS SDK

Date	Key Milestone	Responsible Party
Endpoints must not remove the current eCommerce (G1) certificate chain from its trust store until notified.		
1 July 2021	<ul style="list-style-type: none"> Endpoints can begin to download and install the new eCommerce G2 certificate chain into its trust store, which can be found on the Visa Public Key Infrastructure website under "Certification Authorities Certificates" > "Online Production Subordinate CAs" > "eCommerce G2." Endpoints can begin requesting and installing / using the new 3DS SDK Encryption Key signed by the new eCommerce G2 Issuing CA. 	3DS SDK endpoints
31 October 2021	<ul style="list-style-type: none"> Deadline for endpoints to download and install the new eCommerce G2 certificate chain into its trust store, which can be found on the Visa Public Key Infrastructure website under "Certification Authorities Certificates" > "Online Production Subordinate CAs" > "eCommerce G2." Endpoints must be using the new 3DS SDK Encryption Key signed by the new eCommerce G2 Issuing CA. Endpoints must not remove the current eCommerce (G1) certificate chain from its trust store until notified. 	3DS SDK endpoints

	<p>NOTE:</p> <ul style="list-style-type: none"> • 3DS SDK providers are required to update the SDK pre-defined data with the new Director Server (DS) certificates and DS public key configuration. • The 3DS SDK providers must advise their clients and merchants to integrate the updated 3DS SDK to their merchant app to avoid service disruption. This is a critical / mandatory update; merchants must push the application updates to devices (publish a new version of the app). • For more details on the PRes message, please refer to sections A.1—3DS SDK Predefined Data and A.2—Type of Changes That Require 3DS SDK Update in the version 2.2.0 specification on the EMV 3-D Secure website. 	
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3DSS / MPI / ACS

Date	Key Milestone	Responsible Party
Endpoints must not remove the current eCommerce (G1) certificate chain from its trust store until notified.		
1 July 2021	Endpoints can begin to download and install the new eCommerce G2 certificate chain into its trust store, which can be found on the Visa Public Key Infrastructure website under "Certification Authorities Certificates" > "Online Production Subordinate CAs" > "eCommerce G2."	MPI, 3DSS and ACS endpoints
31 October 2021	Deadline for endpoints to download and install the new eCommerce G2 certificate chain into its trust store, which can be found on the Visa Public Key Infrastructure website under "Certification Authorities Certificates" > "Online Production Subordinate CAs" > "eCommerce G2."	MPI, 3DSS and ACS 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, 3DSS and ACS endpoints
1 February 2022	<ul style="list-style-type: none"> • 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 approved vendor list. If the endpoint's product has expired, re-certification testing is required. • Endpoints must not remove the current eCommerce (G1) certificate chain from its trust store until notified. 	MPI, 3DSS and ACS 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, 3DSS and ACS endpoints

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For More Information

Merchants and third party agents should contact their acquirer.

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