

Date: February 22, 2021

Netcetera
Zypressenstrasse 71
8040 Zürich
SWITZERLAND



Groupement des Cartes Bancaires CB DS-CB Onboarding Tests Approval Netcetera 3DS Server

Approval Date(s): January 21- 22, 2021 (Browser-Based) + February 21, 2021 (App-Based)

3DS Server Name: Netcetera 3DS Server

3DS Server Operator IDs: '3DS-0025H-NETCETERA-0' (for Onboarding Tests)
'3DS-0025P-NETCETERA-0' (for Production)

Product Provider Name: Netcetera AG

Product Name: Netcetera 3DS Server

Product Version: 2.2.0.0

EMVCo Reference Number: 3DS_LOA_SER_NEAG_020200_00256

DS-CB Version: v1.1.4

EMV 3-D Secure Specification: v2.1.0 + SB 204 v4 (DS-CB) / SB 204 v5 (Netcetera 3DSS)

DS-CB Integration Guide: v1.9

CB Onboarding Tests Version: v1.1.2 (Browser-Based) + v1.1.5 (App-Based)

After assessing the results obtained when performing the DS-CB Onboarding Tests on the above referenced product, Groupement des Cartes Bancaires "CB" has determined that this product sufficiently conforms to the requirements and specificities defined in the DS-CB Integration Guide.

Groupement des Cartes Bancaires "CB" hereby approve your product as part of the DS-CB Onboarding process.

For Groupement des Cartes Bancaires "CB",

Philippe Durand,

A handwritten signature in black ink, appearing to read 'Philippe Durand', written over a horizontal line.

Restrictions and Comments

During the DS-CB Onboarding Tests, the following issues or specific points were identified.

Restrictions, if any:
- None
Comments, if any:
<u>Recommendations and Warnings :</u> <ul style="list-style-type: none">- The CB Onboarding test subcases 3DSS-BB-001.c and .d are successfully performed on Netcetera 3DS Server product. But the specific values "80" and "81" defined by CB for the "shipIndicator" parameter may induce some interoperability issues and they shall be considered as deprecated. <i>Note: these 2 test subcases will be suppressed in next version of CB Onboarding test plan.</i> ⇒ CB recommends not using the specific "shipIndicator" values "80" and "81" when sending AReq messages, as these values could be rejected.- When sending an AReq message, the Netcetera 3DS Server product sometimes sends an empty JSON array "messageExtension": []. Also, during App-Based testing, it sometimes sends an empty JSON object "threeDSRequestorPriorAuthenticationInfo": {}. <u>This is not compliant with the EMV 3DS requirements (see EMV 3DS v2.1.0 Core specification Req 309).</u> ⇒ CB recommends not sending empty or null JSON objects or arrays in the 3DS messages as it may induce interoperability issues (i.e. if an object or array is empty or null, it shall not be sent).- When sending an AReq message in App-Based mode, the Netcetera 3DS Server product sometimes sends the following values for the Device Rendering Options: "sdkInterface": "01", "sdkUiType": ["01"] <u>This is not compliant with the EMV 3DS requirements (see EMV 3DS v2.1.0 Core specification Req 314 which indicates that "all Device Rendering Options must be supported by the SDK [...]").</u> ⇒ CB recommends sending EMV compliant values of Device Rendering Options in App-Based AReq messages to avoid interoperability issues (i.e. values shall be "sdkInterface": "03", "sdkUiType": ["01", "02", "03", "04", "05"]).- The 3DS App-Based tests have been performed by Netcetera with an « old » SDK Reference Number corresponding to an EMVCo LoA which will expire on April 23, 2021 (=3DS_LOA_SDK_NEAG_020100_00138). ⇒ CB recommends using the new Reference Number corresponding to the latest LoAs provided to CB by Netcetera (=3DS_LOA_SDK_NEAG_020200_00267 + 3DS_LOA_SDK_NEAG_020200_00274).
<u>For information only:</u> <ul style="list-style-type: none">- The tests have been completed successfully by Netcetera 3D Server Product, with messages containing fields with values which respect EMVCo and specific CB protocol rules. <i>But, for information only, some the values used for these fields are:</i><ul style="list-style-type: none">○ not realistic (e.g., phone numbers with unknown format, outdated Card Expiry date, outdated Recurring Expiry date, ...),○ not coherent (e.g., 3DS Requestor Authentication Indicator indicating a payment when adding a card to a Wallet in NPA, card expiry date different for the same card when added to a Wallet and used in this Wallet, ship/bill addresses with fields from different locations, Challenge requested during Frictionless tests, ...),○ not applicable (e.g., recurring expiry provided for a one shot payment use case, ...).