

Date: December 15, 2025



Darshak Shah

Visa Inc.
12301 Research Blvd
Austin 78759
United States

Re: *EMVCo Letter of Approval – EMV 3-D Secure Directory Server Product*

Approval / Reference Number: 3DS_LOA_DIS_VISA_020301_01159

Approval Date: December 15, 2025

Approval Expiration Date: November 27, 2027

Product Provider Name: Visa Inc.

Registration Number: VISA.V 17 0003

Directory Server Name: Visa DS

Directory Server Version: 2.59.0

Operating System or Virtual Machine Name and Version: Unix 8.0

Implementation Conformance Statement: 3DS_ICS_DIS_VISA_020301_01159

EMV 3-D Secure Specification: Version 2.3.1.1
Version 2.2.0

EMV 3-D Secure Specification Bulletin(s): SB214 v3, SB255 v5

3-D Secure Test Suite Names and Versions: – EMV 3DS 2.3.1 Test Suite Version 2.3.1.15
– EMV 3DS 2.2.0 Test Suite Version 2.2.0.15

3-D Secure Test Suite Bulletin(s):

EMV 3-D Secure Specification Bulletin(s) tested: SB214 v3, SB255 v5

Dear Darshak Shah,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Directory Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number FIME_CompTestReport_ID4859 which was generated by Fime India Private Limited.

After assessing such file, EMVCo has determined that the above referenced Directory Server sufficiently conforms to EMV 3-D Secure – Protocol and Core Functions Specification.

EMVCo hereby grants your Directory Server EMV 3-D Secure Approval, based on the requirements stated in the EMV 2.2.0, and/or 2.3.1 Specifications. Please note that EMVCo may publicly identify your Directory Server as an approved Directory Server, including in EMVCo's published list of approved 3DS Products.

EMVCo's grant of Approval status to your Directory Server is subject to the Supported Options as identified in Attachment B hereto and the Tested 3DS Extensions identified in Attachment C hereto and specifically incorporates (i) the terms and conditions of your 3-D Secure Approval Contract with EMVCo, and (ii) the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment A. Because EMVCo's grant is subject to such limitations, including certain events of termination, you and any third parties should confirm that such approval is current and has not been terminated by referring to the list of approved Directory Server published on the EMVCo website (www.emvco.com)

This Letter of Approval is valid while the approval number is posted on the EMVCo website.

EMVCo, LLC

Authorized by **Johnathan Hancock**

EMVCo 3-D Secure Testing Group Chair

Attachment A

Specific Terms and Conditions to Letter of Approval

During testing, the following issues were identified. Restrictions identified must be disclosed to customers (issuers or other product providers to whom the Product Provider intends to sell the product).

Restrictions, if any:

Comments, if any:

Attachment B

Supported Options

This product has been tested for the following DS options:

DS supports Card Range Data File download	☐
DS supports the Partial Cache update	☒
DS supports Card Security Code	☐
DS able to creates the ARes message on the ACS's behalf	☒
Split-SDK Server Signature algorithm supported	☒ PS256 ☐ ES256
DS supports OReq/Ores messages	☐

Attachment C

Tested 3DS Extensions

This product has been tested for the following 3DS extensions:

Bridging Message Extension	Version 2.0
Recurring data	☐
Challenge data	N/A
Additional data	☐
File URL data	☐