



3DS in DISH 23.0 Project - Communication to Agents

This communication message is of interest to ALL IATA agents who use, or are contemplating using, webservices for communicating with their GDS's for either front or backend systems to process card non-present BSP transactions.

Dear Valued Partner,

The Data Interchange Specifications Handbook (DISH) is the global data interchange standard implemented by all BSPs to ensure consistency and exchange of the highest possible quality data between BSPs, GDSs, airlines and other business partners.

As per the DISH revision 23.0, which was approved in April 2018, the reporting of 3DS card transactions is supported.

1. 3DS Secure Card Authentication in DISH 23.0

3DS i.e. 3 Domain Secure (Merchant-Airline, Acquiring Bank and Card Issuer) is a protocol designed to be an additional security layer for card non-present transactions. 3DS allows the cardholder to authenticate himself/herself with his/her card issuer prior to the purchase transaction. The major benefits of using 3DS technology are fraud deterrence and a fraud liability shift from the Airline merchant back to the card issuer, which in turn means no card fraud ADM related risk for the Agent.

In order to benefit from the fraud liability shift that can be achieved by using the 3DS features of the IATA DISH 23.0 (data interchange standard), the following 2 NEW steps are required:

- The travel agent alone, manages the "authentication" of their customer. This is done in concert with a 3rd party supplier who provides the travel agent with a Merchant Plug In (MPI) which can handle the actual authentication step; this greatly reduces internal development time for the travel agent.
- Once the travel agent has completed the Authentication step, they then write the Authentication data into the PNR so that the GDS can pass the info along to the BSP which then hands off the data to the airline.

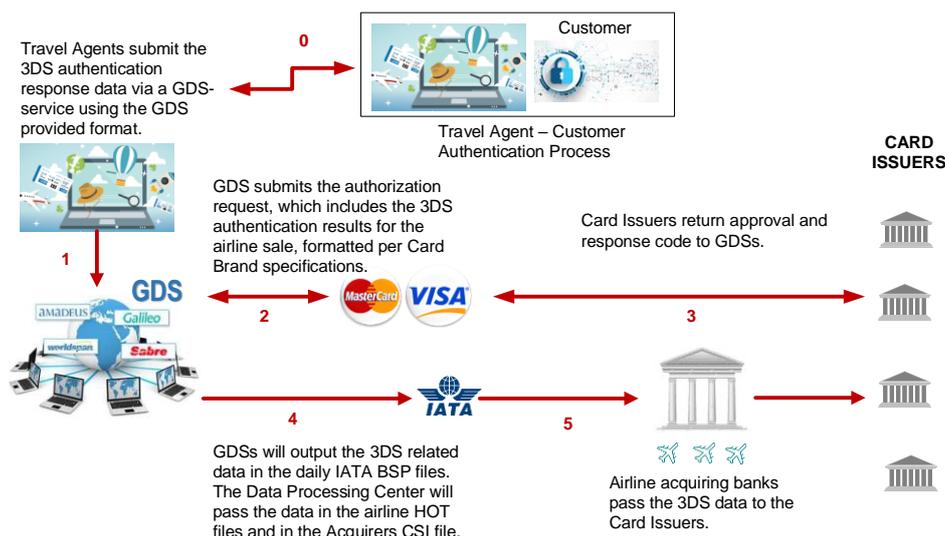
The schematic flow diagram below details the interaction of all participants in the 3DS data flow:

Note 1: Upstream GDSs and downstream participants (Airlines and BSP connected Acquirers) must roll out DISH 23.0 format capabilities.

Note 2: Airlines who process card transactions from the HOT file need to roll out DISH 23.0, or they won't be able to provide the necessary data to their Acquirers

Note 3: BSP connected Acquirers who are receiving DISH file format need to roll out DISH 23.0, or they won't be able to provide the necessary data to the card schemes

Note 4: Airlines whose BSP connected Acquirers are NOT using a DISH file format need to ensure that these Acquirers migrate to DISH 23.0 and implement 3DS records processing





2. DISH 23.0 Implementation Timelines (excluding 3DS Testing)

DISH 23.0 will be tested and implemented by all BSPs and their business partners as per the below timelines. These milestones will be coordinated by the IATA DISH 23 Project Team with all relevant stakeholders;

- By 01 March 2019: DISH 23.0 functionality developments by all stakeholders
- 01 March – 01 July 2019: Testing/implementation phase for pilot BSPs
- By 02 December 2019: Global roll-out, implementation by all other BSPs

3. 3DS Test During the DISH 23.0 Project

Note: The specifications for DISH23.0 handling of 3DS transaction were based on the standards in effect for 3DS 1.0. There is a new version of 3DS now available which is referred to as EMV 3DS or 3DS 2.0. DISH23.0 can handle any EMV 3DS transaction data which respects the 3DS 1.0 standards. Given the evolving nature of the new EMV 3DS version, some transactions cannot be handled with DISH23.0

This is a separate test from the standard DISH 23.0 implementation as described in section 2.

In order to perform 3DS testing in 2019 the following steps are required;

- Travel agents must integrate the customer authentication steps within their own business systems and prepare the systems to write such authentication data into the PNR.
- Travel Agents willing to implement 3DS must contact their GDS/TSP providers to ensure proper interaction (refer step 1 in the above diagram) is in place to initiate the cardholder authentication attempt and pass the result to the GDSs/TSPs so that they in turn are able to receive the result and include it with the “regular/standard” authorization request
- Agree on what scenarios can be tested (full liability shift, no liability shift, no 3DS, etc)
- BSPs in scope to be agreed upon with the GDSs
- Define timelines (between May 2019 and December 2019)

4. Required Actions by Travel Agents

- If your Agency is interested in using the fraud protection Authentication can provide for Card Not Present BSP transactions, kindly check if your GDSs/TSPs partners are going to implement 3DS functionality for the card transactions. The Travel Agent must ensure proper interaction (refer step 1 in the above diagram) with the GDS/TSP is in place to initiate the cardholder authentication attempt and pass the result to the GDS/TSP.

Note: Some, but not all, GDS/TSPs have already announced their plans for implementing 3DS data elements on the card transactions. Please check directly with your local GDSs/TSPs.

- The Travel Agent must contact IATA no later than December 2018 through the dedicated mailbox dish23@iata.org to confirm that both parties i.e. Agent and GDS/TSP are in agreement to participate in 3DS testing, indicating the relevant BSPs and the timeline (Note: Tests must take place between May 2019 and December 2019).
- IATA will coordinate the test planning (including test scenarios), execution and certification. Contingent on the outcome of the above referenced interactions, IATA will provide a test plan with all the details.

If you have any questions, please send them to the IATA DISH 23 Implementation Team at dish23@iata.org

Yours sincerely,
DISH 23 Implementation Team