



3DS in DISH 23.0 Project - Communication to Agents

This communication message is on behalf of the GDSs/TSPs and it is complementary to the previous communication sent by IATA and is of interest to ALL IATA online Agents who use or are contemplating using online or e-commerce transactions conducted electronically through the internet to process card non-present BSP transactions.

Dear Valued Partner,

As previously communicated, DISH 23.0 is being implemented in every IATA BSP during 2019 (between July and December, as per the IATA Implementation Plan for DISH 23.0).

The DISH 23.0 specification includes new data elements required to support 3D-Secure (the Internet security protocol which enables cardholder authentication), which can help to reduce card fraud related to online or e-commerce transactions conducted electronically through the internet. Travel Agents who do not initiate a BSP card transaction to pay for a Web sale will not be impacted by this new 3DS feature as it only applies to ecommerce transactions.

Supporting 3D-Secure in the BSP sales channel requires the Travel Agent to have the ability to initiate the cardholder authentication sequence while the client is making their online purchase, by partnering with a Merchant Plug-In (MPI) provider, and then hand off the result of the authentication attempt to their GDS/TSP partner. Some GDSs/TSPs may include the MPI facility directly into their 3D-Secure solution.

The GDS/TSP then needs to include the 3D-Secure data elements in the payment card authorisation request message and include the data elements in the daily BSP Reporting file (RET). The Airlines' card acquirer also needs to be able to accommodate the new 3D-Secure data elements when receiving their BSP card remittance files and prepare the files they will present to the card schemes.

Only once the above referenced processes are in place, can a payment card transaction be considered as properly authenticated, and qualify for a fraud liability shift (i.e. no fraud chargeback risk for the Airline in the case of card fraud).

Your GDS/TSP will communicate directly with you when they have their 3D-Secure functionality available and coordinate the required end-to-end testing and implementation.

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 on behalf of GDSs/TSPs