

Date: March 5, 2025



Chris Sparks

Capital One Services, LLC  
1680 Capital One Drive  
McLean 22102  
UNITED STATES OF AMERICA

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

**Approval / Reference Number:** 3DS\_LOA\_ACS\_COSL\_020200\_00995

**Approval Date:** March 5, 2025

**Approval Expiration Date:** February 18, 2027

Product Provider Name:	Capital One Services, LLC
Registration Number:	COSL.V 19 0158
Access Control Server Name:	Capital One ACS
Access Control Server Version:	3.0
Operating System or Virtual Machine Name and Version:	Amazon Linux 1.4.0
Implementation Conformance Statement:	3DS_ICS_ACS_COSL_020200_00995
EMV 3-D Secure Specification:	Version 2.2.0
EMV 3-D Secure SDK Device Information:	Versions 1.1, 1.3, 1.4, 1.5, 1.6
EMV 3-D Secure Specification Bulletin(s):	SB214 v3, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB255 v4, SB285 v1
3-D Secure Test Plan Names and Versions:	EMV 3-D Secure 2.2.0 Test Plan version 2.2.0.13
3-D Secure Test Plan Bulletin(s):	
EMV 3-D Secure SDK Device Information tested:	Versions 1.1, 1.3, 1.4, 1.5, 1.6
EMV 3-D Secure Specification Bulletin(s) tested:	SB214 v3, SB205 v1, SB213 v1, SB222 v1, SB223 v1, SB225 v1, SB255 v4, SB285 v1

Dear Chris Sparks,

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV 3-D Secure approval for the Access Control Server identified above. In connection with your request for approval, we have reviewed your report, identified by file number FIME\_CompTestReport\_ID4877 which was generated by Fime India Private Limited.

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

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

EMVCo's grant of Approval status to your Access Control 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 Access Control Server published on the EMVCo website ([www.emvco.com](http://www.emvco.com))

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

EMVCo, LLC

Authorized by **Akif Qazi**

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 ACS options:

<b>Native UI</b>	<b>Protocol 2.2.0</b>
Text UI (01)	<input checked="" type="checkbox"/>
Single Select UI (02)	<input checked="" type="checkbox"/>
Multi Select UI (03)	<input type="checkbox"/>
OOB UI (04)	<input type="checkbox"/>

<b>HTML UI</b>	<b>Protocol 2.2.0</b>
Text UI (01)	<input checked="" type="checkbox"/>
Single Select UI (02)	<input checked="" type="checkbox"/>
Multi Select UI (03)	<input type="checkbox"/>
OOB UI (04)	<input type="checkbox"/>
HTML Other UI (05)	<input type="checkbox"/>

## Attachment C Tested 3DS Extensions

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

<b>Bridging Message Extension</b>	<b>Version 2.0</b>
Recurring data	<input type="checkbox"/>
Challenge data	<input type="checkbox"/>
Additional data	<input type="checkbox"/>
File URL data	N/A