# SQ NDC Updates

Date: 25 Mar 2021

### Summary:

#### General Notices to Partners

- 1. Updates on Resolution 890x and 3DS v1.0 activation on SQ NDC
- 2. Update on 3DS v2.0

## General Updates for Partners

#### Updates on Resolution 890x and 3DS v1.0 activation on SQ NDC

It was previously communicated that Singapore Airlines intends to mandate 3DS authentication for all inscope transactions from 1 April 2021. With the implementation of Resolution 890x on 1 March 2021, SQ would like to reinforce our stance towards 3DS implementation for all SQ NDC Partners:

Under Resolution 890x, Airlines that can support performing transactions in a secure manner (ie. with 3DSecure) are authorized to ADM Agents for fraudulent chargebacks if the said Agents had not performed credit card transactions in a secure manner. Under this Resolution, it is the Agents' responsibility to ensure Credit Card transactions are performed in a secure manner.

SQ is already supporting 3DS v1.0 today and will continually strive to support enhanced security for all credit card transactions. SQ will be implementing 3DS v2.0 as soon as it is ready for integration from June 2021.

With the above understanding, SQ will be conducting a one-off 3DS activation for all Partners on SQ NDC come 1 April 2021. This implies that Partners who have not yet integrated 3DS with us will experience redirection errors for credit card transactions attempted on your platforms.

Should any Partner wish to be excluded from this 3DS activation exercise, kindly provide in writing a request to the SQ NDC team to opt out. Nil responses will be taken as consent to 3DS activation for your NDC platforms on 1 April 2021.

<u>Caveat</u>: If you choose to not activate 3DS for your platform, SQ reserves the right to ADM your clients/ Agents if there are any fraudulent chargebacks as per Resolution 890x. However, do also note that the choice for non-activation of 3DS applies to NDC BSP Credit Card transactions only. 3DS is mandatory for Direct Credit Card Form of Payment.

SQ will also be reaching out to all our Stations and Agents to inform them about Resolution 890x as well as the possibility of receiving ADMs for fraudulent chargebacks if they have not performed credit card transactions in a secure manner. We will also be providing them an updated Partner list detailing the functionalities each Partner can support, including 3DS, as of 1 April 2021.

#### Action for Partners:

Should any Partner wish to be excluded from this 3DS activation exercise, kindly provide in writing a request to the SQ NDC team to opt out no later than **30 March 2021, 2359h SG time**. Nil responses will be taken as consent to 3DS activation for your NDC platforms on 1 April 2021.

## Update on 3DS v2.0

As part of our continual efforts to ensure transactions are performed in a secure manner, SQ NDC APIs will be enhanced with 3DS v2.0 functionalities in Q2 2021. Details for integrating 3DS v2.0 with us will be released soon.