



EMV® 3D Secure

Help protect online payments

Your merchants need the flexibility and the ingenuity to make quick decisions regarding their complex payment ecosystem. According to a recent study, online shopping grew by 74% since the onset of the pandemic.¹

The solution is EMV 3D Secure

EMV 3D Secure was developed to provide the same peace of mind during an online transaction as the EMV Chip Card used for in-person payments. It works by authenticating the cardholder's payment details at the point of the transaction. It creates a standardized and secure authentication solution for both your merchants and the cardholders.

By applying the EMV 3D Secure authentication to eCommerce payments environment, your merchants are adding an additional validation layer that helps promote a frictionless cardholder experience during the online checkout process.

Fight eCommerce fraud with EMV 3D Secure and get:

- Improved authorization and authentication rates
- Reduction in card-not-present fraud
- Smoother user experience, which could result in fewer cart abandonments



\$690M

Annual chargeback costs. Expected to rise to \$1B by 2023.²

1 Maintel: The "New Normal": Preparing for Unprecedented Peaks in a New World of Retail
2 <https://mastercardcontentexchange.com/perspectives/2020/helping-shoppers-solve-the-mystery-of-friendly-fraud/>