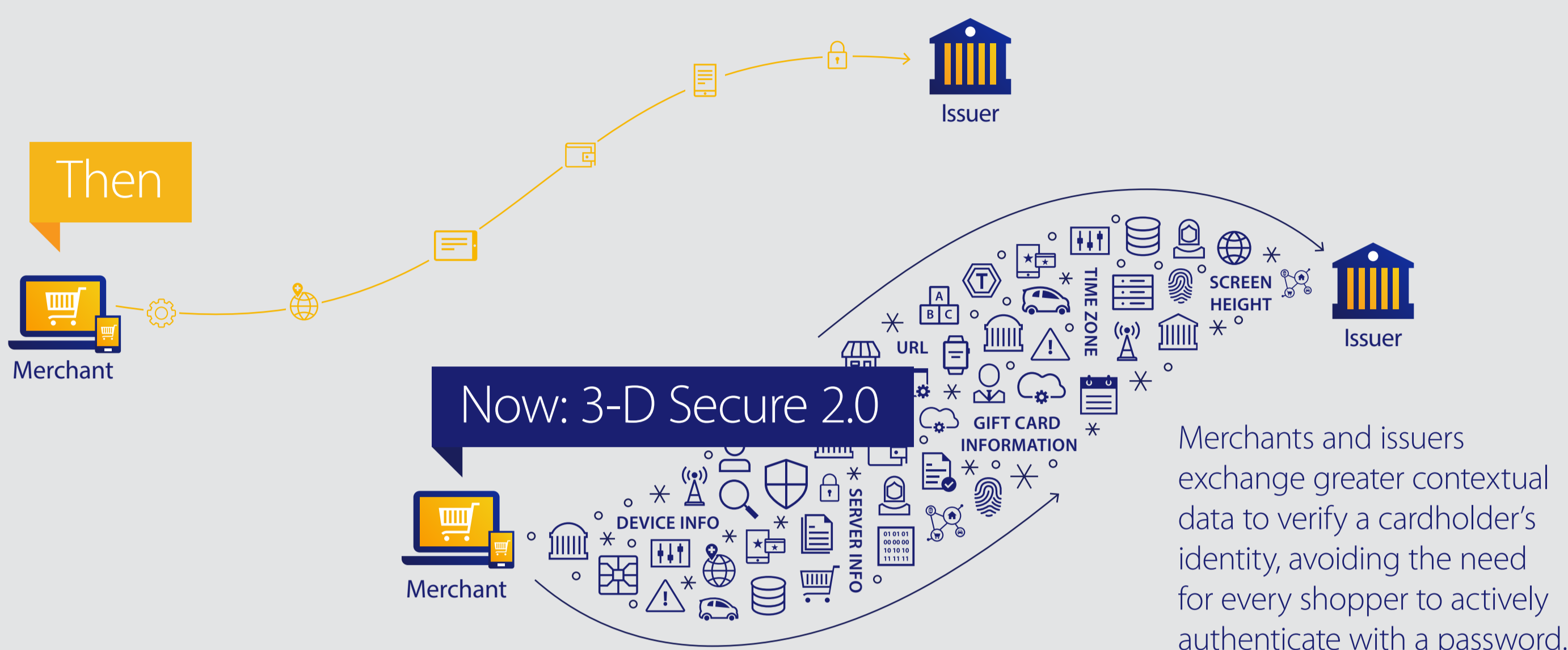


New and improved 3-D Secure

The new 3-D Secure 2.0 protocol is smarter, faster and simpler to use and it now supports all connected devices.¹ Here's how the updated standard improves the e-commerce checkout experience for all.

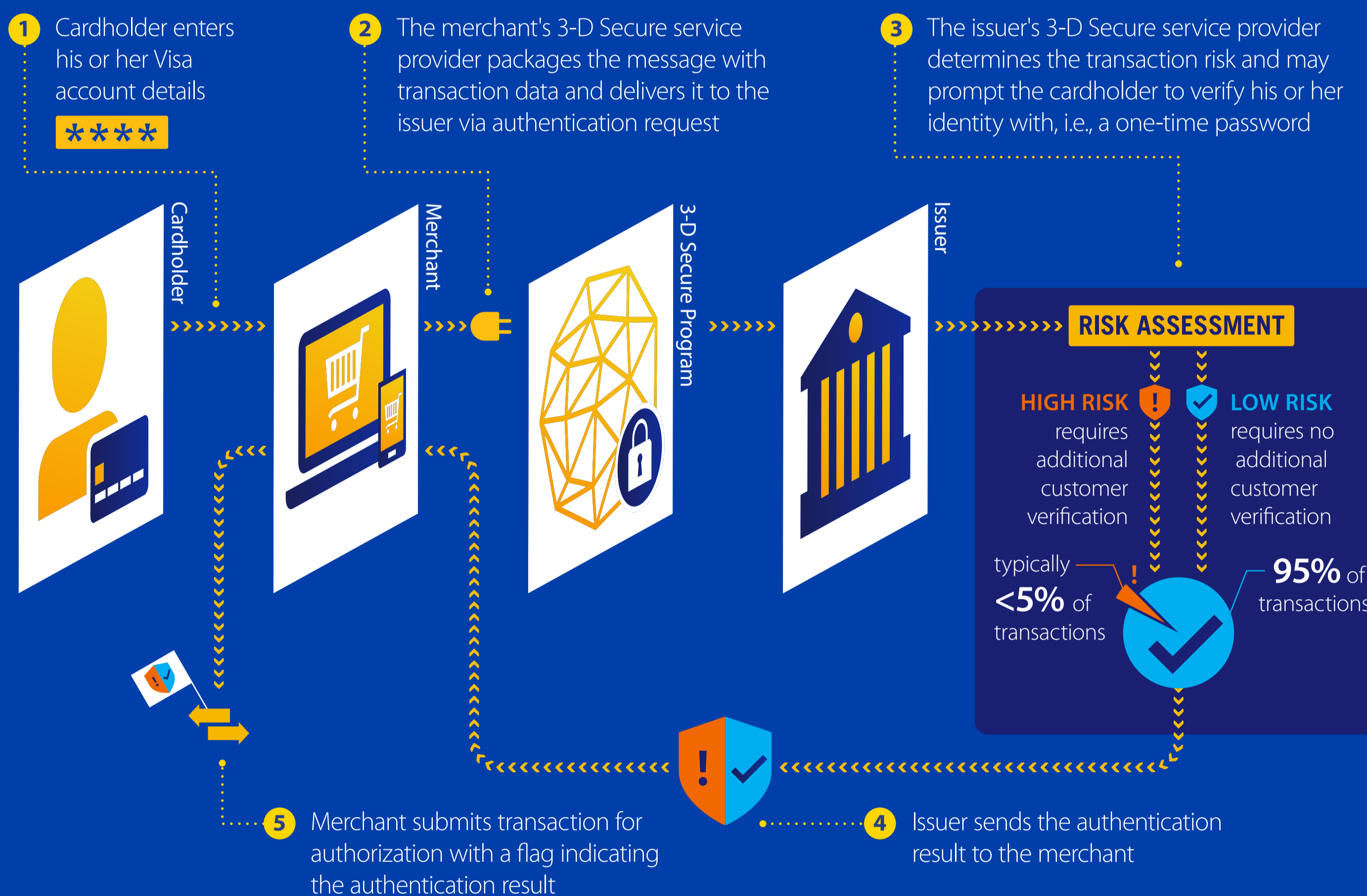
Better intelligence

3-D Secure 2.0 delivers 10 times more data, such as device channel and payment history, than a previous version to speed up authentication and boost security, giving shoppers a fast pass through checkout.



How it works

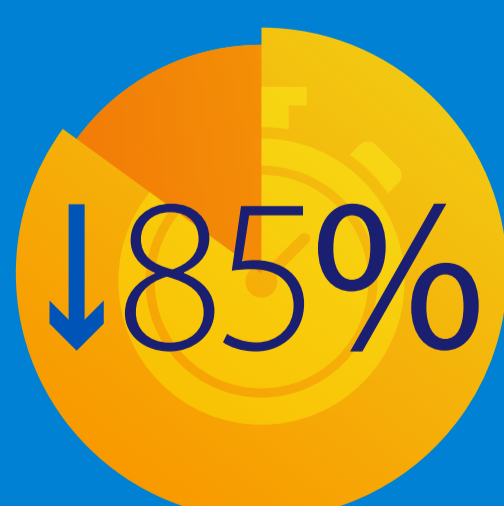
3-D Secure 2.0 offers additional fraud protection by analyzing the merchant's contextual data and then prompting consumers to verify their identity only on high-risk transactions.



Benefits

Bottom line: When every player (merchant, issuer and cardholder) provides more context around a transaction everyone wins. You get faster checkout times, added security, improved sales and a better customer experience.

TRANSACTION TIME



Shoppers speed through checkout—time is reduced by 85 percent.

CART ABANDONMENT



More shoppers complete a purchase—drop-off rates decline by 70 percent.

Results from a recent study on this type of data-driven authentication²

¹ EMVCo, a global payment standards body owned by Visa, American Express, Discover, JCB, MasterCard, UnionPay, has evolved the current 3-D Secure protocol specification to meet the requirements of the remote payments environment.

² "Frictionless Experience with Verified by Visa," a risk-based authentication case study