



3-D SECURE

3-D Secure process for your online shop

SECURE CARD PAYMENTS ONLINE

3-D Secure is the global security standard for online payments and protects against the risk of fraud and loss of payment due to misuse of card data. Leading credit card organisations have established appropriate security procedures: Visa Secure, Mastercard Identity Check, American Express SafeKey, Diners Club ProtectBuy and UnionPay SecurePlus.

INCREASED SECURITY WITH 3-D SECURE 2

With 3-D Secure 2, customers no longer have to remember static passwords and can easily confirm payments from a mobile app. 3-D Secure 2 relies on a risk-based authentication process and uses additional transaction data so that merchants and card issuers can check whether the payment has been initiated by the cardholder and if the payment should be authorised or declined. Low-risk transactions are identified in what is known as frictionless flow. If genuine customer authentication is not required, the cardholder's checkout process is seamless.

STRONG CUSTOMER AUTHENTICATION

As per the Second EU Payment Services Directive (PSD2), all card payments made online must, in future, be subject to a stronger customer authentication procedure (including a two-factor identification). By combining at least two out of three factors, which are associated with knowledge, ownership or inheritance, all payment transactions are rendered much more "secure" during the customer authentication process. Customer authentication is fully integrated into the 3-D Secure 2 sales process. Liability for fraudulent transactions is entirely passed on to the card issuer.

YOUR 3-D SECURE 2 BENEFITS

- Smooth payment process (frictionless flow)
- Increase your conversion rate
- Fewer payment disruptions thanks to risk-based authentication
- Full integration into web shops and apps
- Intelligent fraud detection mechanisms to reduce credit card fraud





YOUR REQUIREMENTS FOR 3-D SECURE 2

- An e-commerce application where card details are entered directly on the payment page
- A 3-D Secure server as certified by the card organisations, which is offered by various payment service providers (e.g. Saferpay) and software companies
- A Secure E-Commerce distance payment contract with Worldline

PROTECTION AGAINST UNJUSTIFIED CARDHOLDER COMPLAINTS

There's no such thing as absolute protection. However, a Secure E-Commerce contract lets you enjoy increased protection against unjustified chargeback. This protection applies even if the cardholder is not registered for the secure procedure.

It is also essential to activate the CVV2/CVC2 (card verification number) option on your online shop's payment page. This provides protection against payments made with illegally generated card numbers.

Please ensure to comply with the Payment Card Industry Data Security Standard (PCI DSS) for card data security. This protects you from fines and claims for damages from the card organizations in the event that unauthorised individuals steal credit card data from your shop.

When selecting a payment service provider, ensure that the provider can activate certain security features in your online shop, for example:

- Indication of the name of the country in which the card was issued
- Possibility to block individual card numbers or card number fields
- Option to check and block the cardholder's IP address, if necessary
- Option for blocking multiple authorisation requests
- Option to access card information without storing the correct credit card number in your systems

Your local point of contact can be found at: worldline.com/merchant-services/contacts

