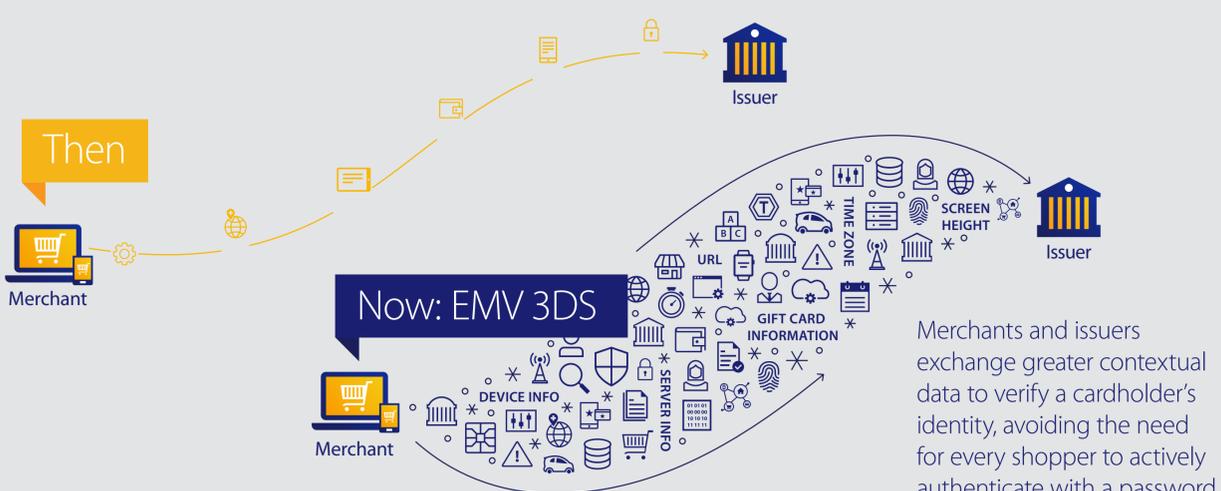


# New and improved 3-D Secure

The new EMV 3DS (previously referred to as 3DS 2.0) protocol is smarter, faster and simpler to use and it now supports all connected devices.<sup>1</sup> Here's how the updated standard improves the e-commerce checkout experience for all.

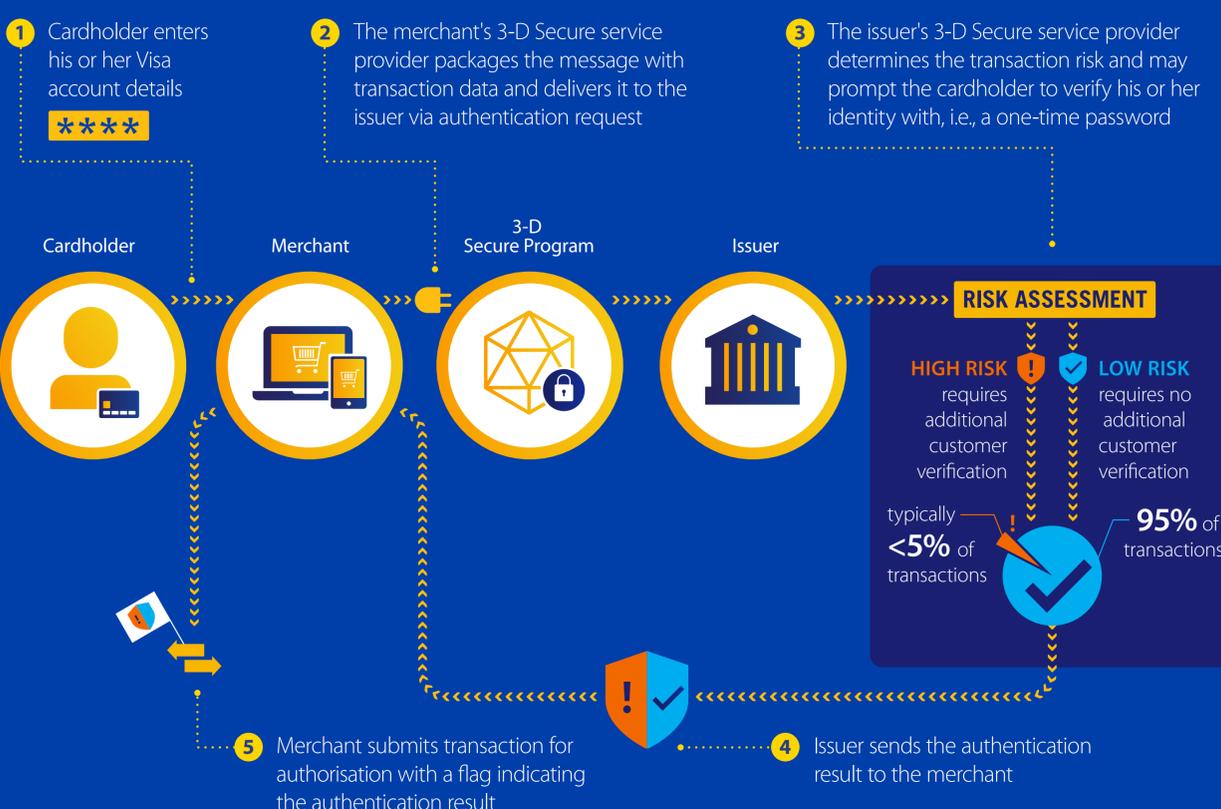
## Better intelligence

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



## How it works

EMV 3DS offers additional fraud protection by analysing the merchant's contextual data and the prompting consumers to verify their identity only on high-risk transactions.



## Benefits

### SCA

EMV 3DS is also the framework that supports SCA for Issuers, Acquirers and Payment Service Providers (PSPs). Cardholders may have to confirm who they are by taking additional security steps when paying with their Visa online. This is called two-factor authentication, which means they may have to provide information from at least two of the three categories below:



**Knowledge: Something they know** (such as a password or PIN)



**Possession: Something they have** (such as a mobile phone, card reader or other device evidenced by a one-time passcode)



**Inherence: Something they are** (a biometric such as facial recognition or a fingerprint).

Note: Authentication factors must be independent from each other so that if one factor is compromised, the reliability of the other factor is not compromised. Individual PSPs decide on the choice of factors.

### SCA based benefits for EMV 3DS 2.X

SCA has various requirements with which PSPs need to comply. Once PSPs have completed the upgrade from EMV 3DS 2.1 to EMV 3DS 2.2 they will be able to fully leverage the SCA requirements and make use of the exemptions to deliver a best in class payment experience for the cardholder.

Version	Features
3DS 1.0	<ul style="list-style-type: none"> <li>• Basic two-factor authentication</li> <li>• Support with dynamic linking</li> </ul>
EMV 3DS 2.1	<ul style="list-style-type: none"> <li>• Support with real time dynamic linking</li> <li>• Mobile device compatibility</li> <li>• Non-payment authentication</li> <li>• Transaction Risk Analysis reduced capability</li> <li>• Enhanced data sharing</li> <li>• Biometric authentication</li> <li>• Merchant Initiated Transactions (varied implementation by schemes)</li> </ul>
EMV 3DS 2.2	<ul style="list-style-type: none"> <li>• Additional device compatibility</li> <li>• Transaction Risk Analysis full capability</li> <li>• Trusted beneficiaries</li> <li>• Enhanced user experience</li> <li>• Enables smooth integration to mobile banking authentication and biometrics</li> <li>• Merchant Initiated Transactions</li> <li>• 3RI Technology required for some use cases e.g. travel</li> </ul>

### Other EMV 3DS 2.2 benefits

EMV 3DS 2.2 also offers a range of benefits to Merchants and consumers in Europe to provide a secure and seamless payment experience by:

- Supporting transactions across a range of user interfaces (e.g. mobile apps) and devices to deliver a streamlined user experience.
- Enabling greater fraud prevention thanks to 10x more data to share with Issuers for better risk analysis.
- Improving customer experience as it allows a greater number of options to authenticate (e.g. merchant app to banking app authentication).
- Providing a seamless payment experience as PSPs can make full use of exemptions such as transaction risk analysis and trusted beneficiaries.

<sup>1</sup> 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.

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

