

Updated EMV 3-D Secure User Experience Guidelines Available at Visa Developer Center

Global | Acquirers, Issuers

Visa Network



Overview: To support issuer and merchant enablement for EMV® 3-D Secure (EMV 3DS) and assist in the creation of consistent EMV 3DS authentication challenge experiences, Visa has updated its User Experience Guidelines for EMV 3DS. The updated UX guidelines can be found at the Visa Developer Center.

Backed by user experience testing, Visa has published updated [Visa Secure using EMV® 3DS User Experience \(UX\) Guidelines](#) to help issuers design effective challenge screens for EMV 3DS according to the EMVCo 3DS 2.1 and 2.2 specifications. The guidelines cover UX designs for:

- One-Time Passcode (OTP) Challenge
- Out of Band (OOB) Challenge
- Knowledge-Based Authentication (KBA) Challenge

The OOB challenge guidelines have been revamped to show issuers how to build OOB challenge flows. An OOB challenge flow occurs when users verify transactions in their issuer's authentication service. Issuers can choose which service to make available for customer OOB authentication. For example, a user can perform biometric authentication in their issuer's mobile application as part of a 3DS OOB challenge. UX guidelines are included for the following device channels:

- In-app, native OOB challenges
- In-app, HTML-based OOB challenges
- Mobile browser OOB challenges
- Desktop browser OOB challenges

Guidance is also provided to merchants on how to create user-friendly EMV 3DS native challenge templates with the EMV 3DS Software Developer Kit (SDK).

In addition to providing UX guidelines for the OOB flow, Visa has also updated guidance on challenge screen size selection, responsiveness to user device screen size, and challenge screen font selection.

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For More Information

Merchants and third party agents should contact their acquirer.

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