Visa 3-D Secure 2.0

VISA

Payment security, evolved.

Connected devices are growing, exponentially. Consumers want to shop seamlessly and on their preferred devices. But this opportunity for eCommerce has also enticed fraudsters to go digital. Visa 3-D Secure 2.0 delivers an extra layer of security. Transactions can be approved with confidence. And consumers and merchants can shop and ship with peace of mind.

1

Maya buys a smart TV on her mobile device.

3-D Secure 2.0 supports eCommerce purchases.

2

The merchant wants to make sure it's actually Maya making the purchase and initiates authentication via 3-D Secure 2.0.
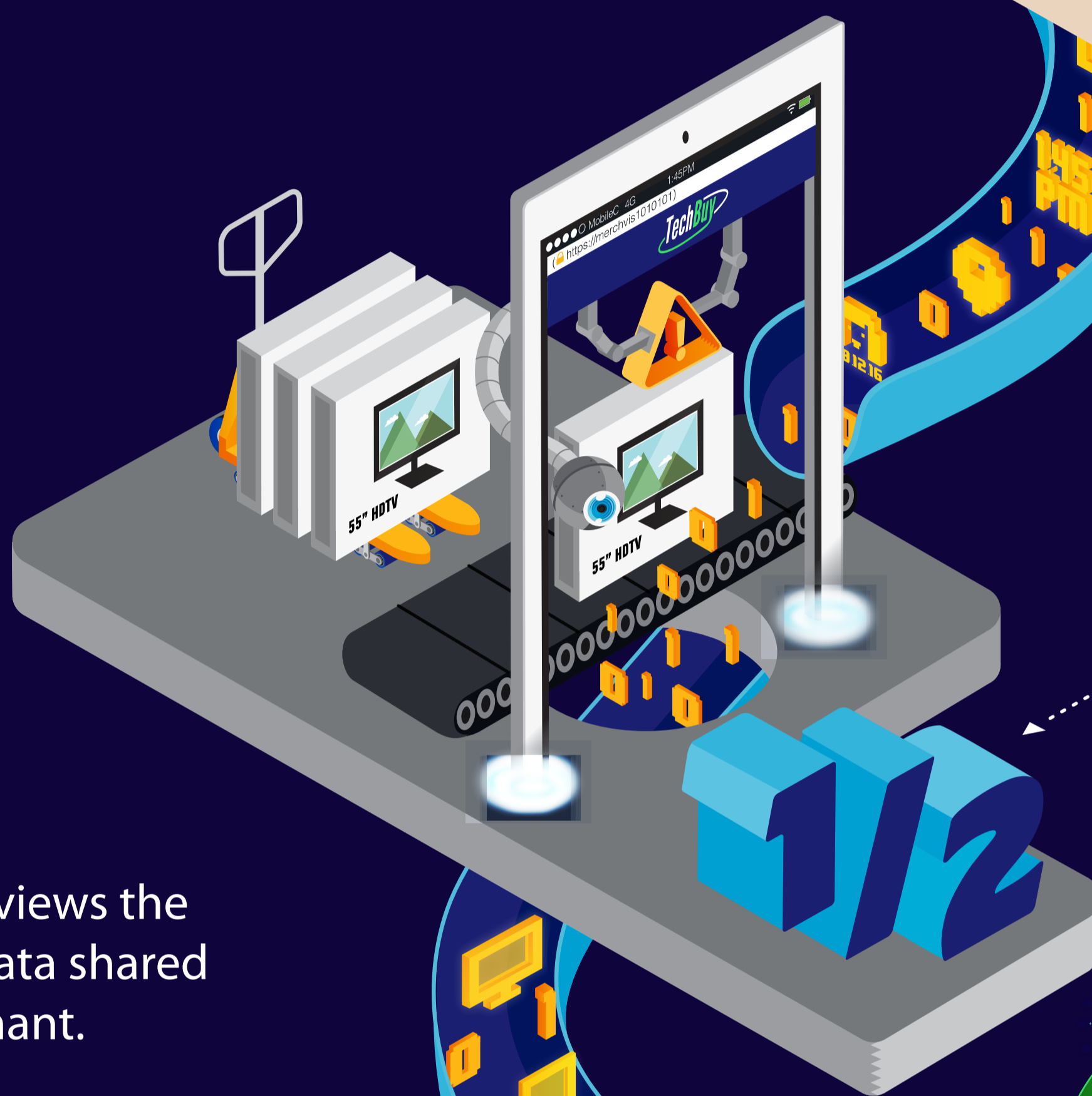
Half of eCommerce declines are actually legitimate.

3

The issuer reviews the contextual data shared by the merchant.

Shared data includes type of merchandise, shipping location and device type.

3-D Secure 2.0 is built on a ten-fold increase in data exchanged between the merchant and the issuer.

4

After reviewing the additional data, the issuer successfully authenticates Maya's card and feels confident approving the transaction.

The majority of transactions are frictionless. The authentication occurs behind the scenes, without contacting the consumer.

In rare instances, when the issuer wants further assurance, the cardholder may be given a simple challenge, such as a one-time password sent to their phone.

5

Maya's TV is on its way.

3-D Secure 2.0 results in higher approval rates, additional fraud protection, fewer messages for speedier checkout & increased sales.

To find out more about Visa 3-D Secure 2.0 and the evolution of payment security, contact your account executive.

VISA everywhere you want to be