EMV® 3-D Secure provides an authentication layer to be used for remote card-based payments and improves security at the same time that enhances user experience along the ecommerce ecosystem.

EMV® 3-D Secure Context

Digital sales are already representing a significant part of retail growth and will continue to grow in the coming years, with a projection around 16% of total retail sales by 2020. At the same time, losses due fraud and false positives implies in a high cost operation for merchants.

EMV® 3-D Secure enables consumers to perform a strong authentication (similar to EMV Chip) when making ecommerce purchases. Some of main highlights about this new version are:

- Enable new payments channels
- Several authentication methods supported
- Enhanced user experience
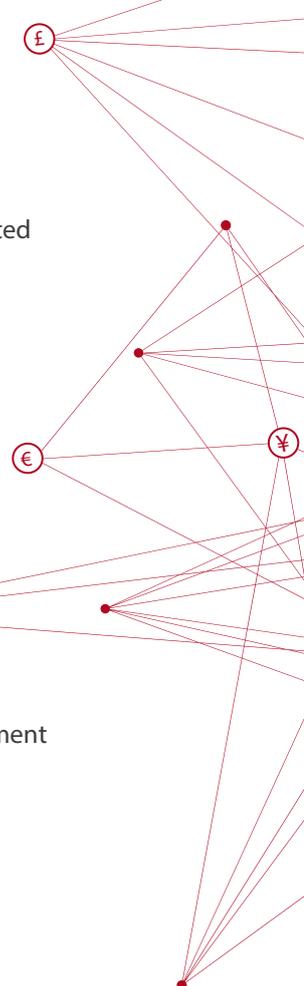- Brand neutral specification
- Non Payment use cases

New Channels & Enabled Hardware

EMV® 3-D Secure is designed for payments and authentication:

    In-App
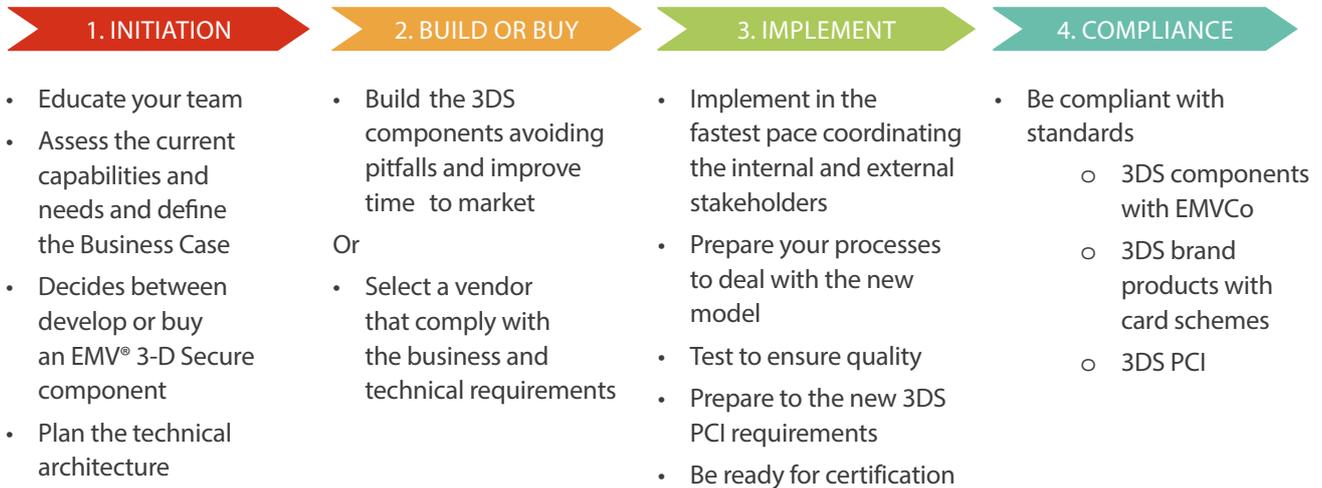   Mobile browser
    Traditional browser

EMV® 3-D Secure is also ready for Non-Payment Authentication, such as:

    Identification & Verification (ID&V)
    Secure Card on File verification
    Digital Enablement

Rapid Adoption Solution for EMV® 3-D Secure

From Strategy to Implementation

1. INITIATION	2. BUILD OR BUY	3. IMPLEMENT	4. COMPLIANCE

• Educate your team
• Assess the current capabilities and needs and define the Business Case
• Decides between develop or buy an EMV® 3-D Secure component
• Plan the technical architecture
	• Build the 3DS components avoiding pitfalls and improve time to market
	Or
	• Select a vendor that comply with the business and technical requirements
		• Implement in the fastest pace coordinating the internal and external stakeholders
		• Prepare your processes to deal with the new model
		• Test to ensure quality
		• Prepare to the new 3DS PCI requirements
		• Be ready for certification
			• Be compliant with standards
			   o 3DS components with EMVCo
			   o 3DS brand products with card schemes
			   o 3DS PCI

Why is UL the ideal partner at this time?

• A fully integrated solution that provides effective outcomes and enables to deliver EMV® 3-D Secure faster to the market.

• Efficiency during implementation.

We are Qualified
Versatile Self-Test Platform, EMV® 3-D Secure Approval Services and 3DS PCI Assessment

We are Ready
Company selected to work together with EMVCo to develop the test platform

We are Independent
An unbiased view of deployment challenges and supplier capacity

Getting started

For an initial assessment, speak with a UL 3-D Secure expert.

About UL

With a focus on today's realities and tomorrow's needs, UL provides the trusted and critical expertise that is required in an interconnected and cashless world.

Our payment expertise enable businesses to implement innovations that guarantee regulatory compliance, maintain customer trust and increase market access.

Globally, over 10,000 organizations rely on UL. Our marks appear on more than 22 billion products around the world.