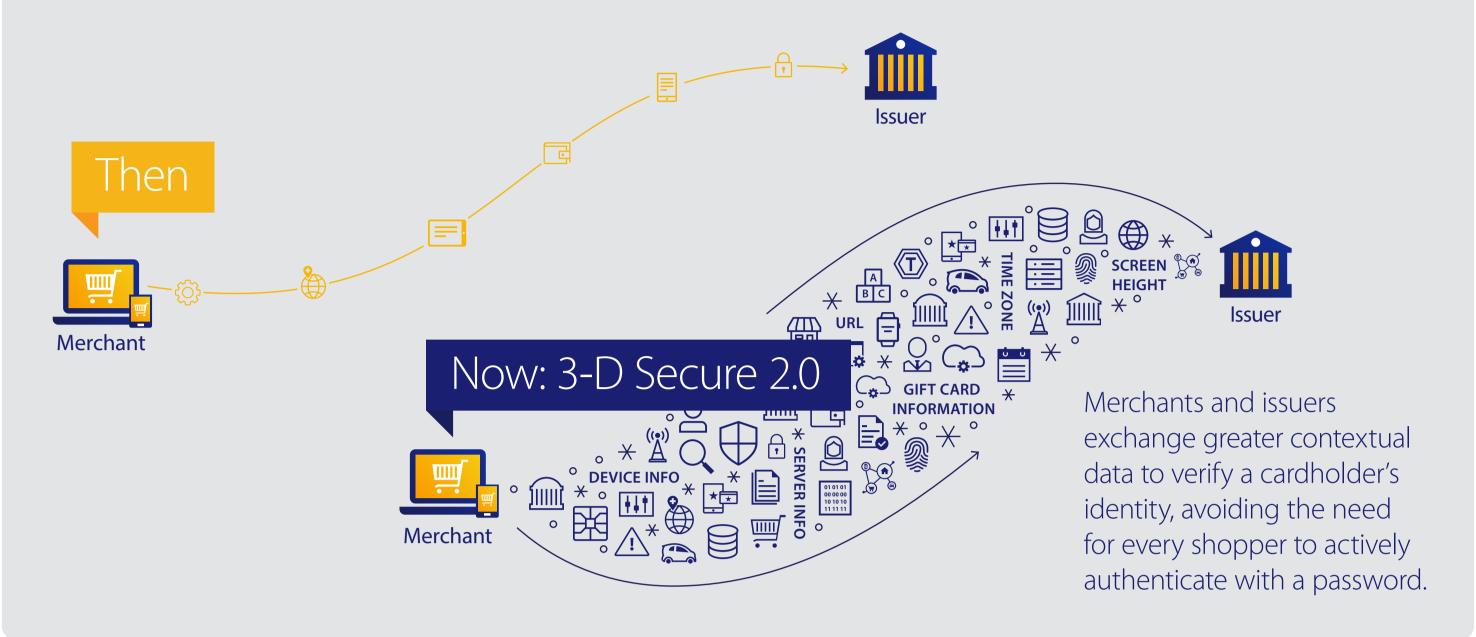# New and improved 3-D Secure

The new 3-D Secure 2.0 protocol is smarter, faster and simpler to use and it now supports all connected devices.[1] Here's how the updated standard improves the e-commerce checkout experience for all.
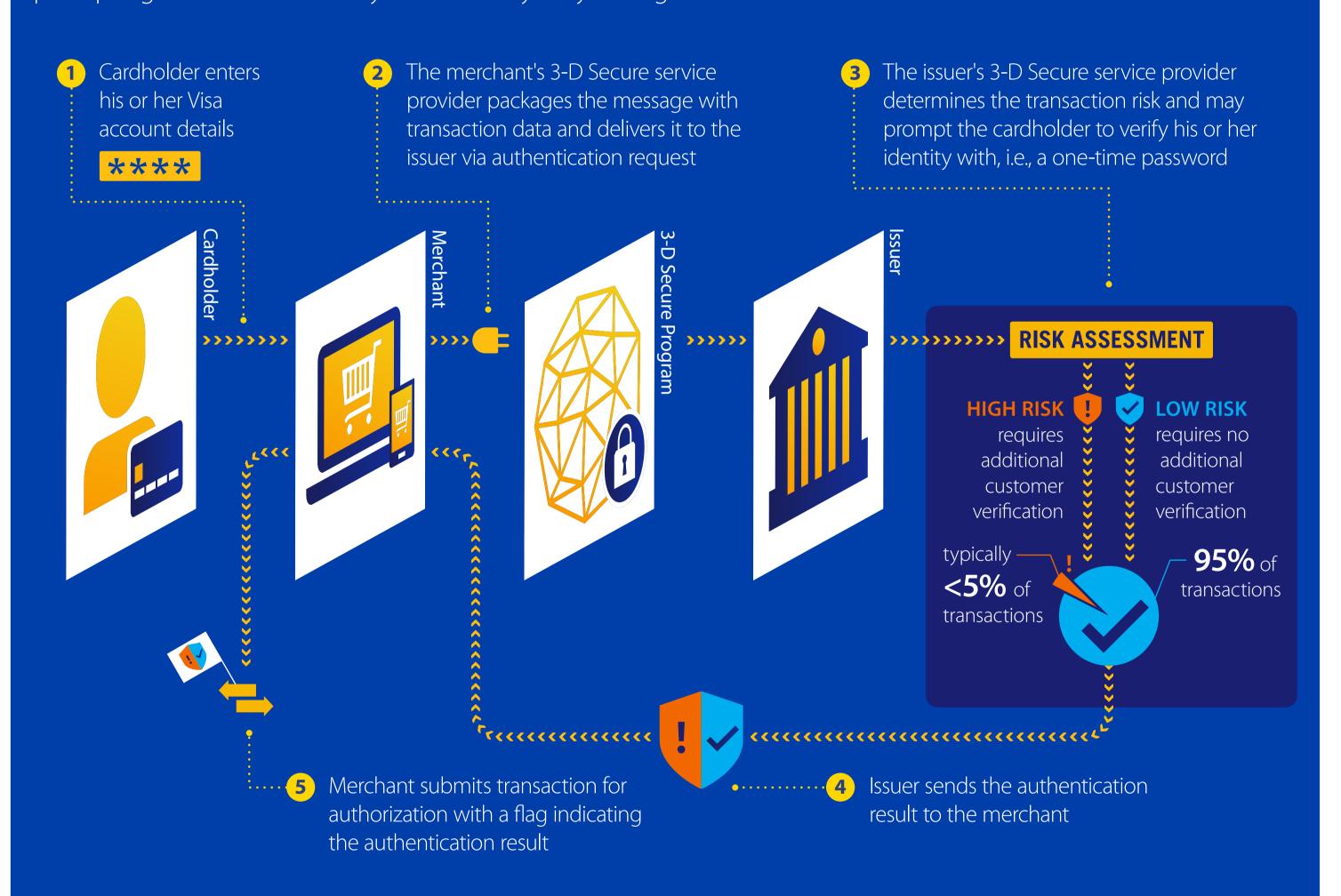
Better intelligence

3-D Secure 2.0 delivers 10 times more data, such as device channel and payment history, than a previous version to speed up authentication and boost security, giving shoppers a fast pass through checkout.

Then

Merchant → Issuer

Now: 3-D Secure 2.0

Merchant

DEVICE INFO · SERVER INFO · GIFT CARD INFORMATION · URL · TIME ZONE · SCREEN HEIGHT → Issuer

Merchants and issuers exchange greater contextual data to verify a cardholder's identity, avoiding the need for every shopper to actively authenticate with a password.

How it works

3-D Secure 2.0 offers additional fraud protection by analyzing the merchant's contextual data and then prompting consumers to verify their identity only on high-risk transactions.

1 Cardholder enters his or her Visa account details
****

2 The merchant's 3-D Secure service provider packages the message with transaction data and delivers it to the issuer via authentication request

3 The issuer's 3-D Secure service provider determines the transaction risk and may prompt the cardholder to verify his or her identity with, i.e., a one-time password

Cardholder → Merchant → 3-D Secure Program → Issuer

RISK ASSESSMENT

HIGH RISK requires additional customer verification

LOW RISK requires no additional customer verification

typically **<5%** of transactions

95% of transactions

5 Merchant submits transaction for authorization with a flag indicating the authentication result

4 Issuer sends the authentication result to the merchant

Benefits

Bottom line: When every player (merchant, issuer and cardholder) provides more context around a transaction everyone wins. You get faster checkout times, added security, improved sales and a better customer experience.

TRANSACTION TIME

↓**85%**

Shoppers speed through checkout—time is reduced by 85 percent.

CART ABANDONMENT

↓**70%**

More shoppers complete a purchase—drop-off rates decline by 70 percent.

Results from a recent study on this type of data-driven authentication[2]

VISA