

EMVCo Publishes New Guidance for Merchants and Issuers on Using FIDO Authentication with EMV® 3-D Secure for Improved Online Payment Experiences

Whitepaper developed in collaboration with FIDO Alliance outlines how use of FIDO Authentication Data in 3DS messages can streamline e-commerce checkout while reducing friction for consumers

28 October 2020 - Global technical body [EMVCo](#) has [published a white paper](#) which provides guidance to merchants, card issuers, acquirers and processors on how FIDO Authentication Data can be used in EMV® 3-D Secure (3DS) messages to reduce fraud and friction in the payment process for consumers.

EMV 3DS is a payment messaging protocol that enables consumers to authenticate themselves with their card issuer when making e-commerce purchases. The 'Use of FIDO Data in 3DS Messages' white paper focuses specifically on EMV payment use cases to demonstrate how FIDO Authentication Data can be leveraged to attest that merchant-initiated strong consumer authentication has taken place prior to an EMV 3DS transaction. This can reduce the need for issuers to authenticate cardholders for every transaction when shopping online and streamline processes for merchants, card issuers, acquirers and processors.

The 'Use of FIDO Data in 3DS Messages' white paper focuses on the newly defined FIDO attestation data set. Using this defined data set, merchants can deliver a structured set of data elements and present the card issuer with a consistent set of values for the same user or device (along with other data they would receive as part of an EMV 3DS transaction), reducing the need for repeated consumer authentication.

The white paper is an output of an ongoing collaboration between EMVCo and FIDO Alliance, focused on evaluating how FIDO Authentication standards can support EMV payment use cases to help reduce fraud globally, while maintaining and optimising the consumer experience. This includes efforts to define how EMV 3DS messages may be used to pass FIDO authenticator attestation data.

"Outlining exactly how the data can be used by card issuers to analyse merchant-initiated FIDO Authentication as part of their risk evaluations, can increase authorisation approval rates, streamline online checkout and reduce fraud," comments Junya Tanaka, Chair of the EMVCo Executive Committee. "Analysing the use of FIDO data in EMV 3DS transactions is just the first step in the joint

work efforts between EMVCo and FIDO Alliance, and we look forward to continued collaboration to enable consistency, convenience and additional security for EMV payment use cases and beyond.”

A complementary technical note from the FIDO Alliance, “FIDO Authentication and EMV 3-D Secure: Using FIDO for Payment Authentication” can be found on [the FIDO Alliance website](#).

“This paper, as well as FIDO Alliance’s complementary technical note, provides essential information on how FIDO can be used alongside EMV 3DS to provide higher levels of security, enhanced user experiences, and better overall approval rates for e-commerce merchants,” said Christina Hulka, Executive Director and COO of the FIDO Alliance. “These papers are part of our longstanding relationship with EMVCo and our shared focus on providing answers to the questions we often receive on how our FIDO Alliance standards and EMVCo specifications can work together.”

The EMV 3DS white paper ‘Use of FIDO Data in 3DS Messages’ is available for free download from the EMVCo website. To find out more about EMV 3DS, view the resources on the [EMVCo website](#).

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About EMVCo:

EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes. EMV is a technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments. Adoption of EMV Specifications and associated approval and certification processes promotes a unified international payments framework, which supports an advancing range of payment methods, technologies and acceptance environments. The specifications are available royalty free, designed to be flexible, and can be adapted regionally to meet national payment requirements and accommodate local regulations.

EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa, and focuses on the technical advancement of the EMV Specifications. To provide all payment stakeholders with a platform to engage in its strategic and technical direction, EMVCo operates an [Associates Programme](#) and encourages all interested parties to get involved.