

EMVCo Launches New Interactive Resource to Support Deployment of EMV® 3-D Secure Solutions

10 October 2024 – Global technical body [EMVCo](#) has launched an [interactive white paper](#) to help banks, solution providers and merchants optimise the EMV® 3-D Secure (EMV 3DS) payment authentication experience. The online resource demonstrates how EMV 3DS solutions can better support key use cases – including frictionless authentication, out-of-band authentication, and recurring and instalment transactions.

[EMV 3DS](#) is an e-commerce fraud prevention technology that enables consumer authentication, without adding unnecessary friction to the payment process that often leads to abandoned purchases. The EMV 3DS Specifications provide a common set of requirements that product providers can use to integrate the technology.

By summarising the business value, technical features and user experience considerations associated with key use cases, the new interactive white paper complements the EMV 3DS Specifications by providing simple and clear guidance on using different features to streamline consumer authentication and enhance fraud prevention. The use cases addressed are:

- **Frictionless authentication** – enables issuers to accept transactions without challenging cardholders through a risk-based assessment, resulting in a seamless payment process for both cardholders and merchants. This can help to reduce cart abandonment and the risk of fraud.
- **Out-of-band authentication** – challenges the cardholder to authenticate with their issuer through a separate channel, helping to improve security and reduce fraud.
- **Recurring and instalment payments** – provides issuers, merchants and cardholders with more information during initial set-up, helping prevent future disputes or declines.

Feedback from the payments community plays a key role in shaping the direction of the EMV 3DS Specifications. The EMV 3DS White Paper was [first published in a PDF format](#) in April 2024. The release of the interactive version reflects direct input from EMVCo Associates, who identified the need for additional practical guidance on how specification features can support different business needs.

“As the EMV 3DS Specifications have evolved and expanded to address emerging technologies, regulations and consumer preferences, there was a clear opportunity to promote broader industry understanding,” comments Aaron Armstrong, Chair of the EMVCo Executive Committee. “By exploring ways to achieve a frictionless experience, provide different challenge methods to authenticate cardholders, or support the growing popularity of recurring and instalment transactions, this new resource will help optimise the development and deployment of EMV 3DS solutions – enabling more seamless and secure online payments.”

EMVCo is continuing to collaborate with EMVCo Associates to expand the white paper to address additional use cases and technical features. All interested stakeholders are encouraged to explore opportunities to [get involved](#).

To learn more, view the [EMV Insights post](#).

– ENDS –

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Notes to Editors:

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

About EMVCo:

EMVCo creates and manages EMV Specifications and programmes that enable seamless and secure card-based payments for businesses and consumers worldwide.

EMV Specifications support technologies including EMV Chip [Contact](#), EMV Chip [Contactless](#), [Mobile](#), [QR Code](#), [Secure Remote Commerce](#) (SRC), [3-D Secure](#) (3DS) and [Payment Tokenisation](#) and are widely used by the payments industry to develop products and services that deliver trusted and convenient in-store, online and remote card-based payments.

As a global technical body, EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa. Hundreds of payments stakeholders, including merchants, banks and technology providers, participate as EMVCo [Associates](#) and [Subscribers](#) to develop, evolve and enhance flexible EMV Specifications that support innovation and address marketplace needs. All EMV Specifications are available royalty free on the EMVCo website.

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