EMVCo Publishes EMV® 3-D Secure UI/UX Guidelines

New interactive online resource to help card issuers, merchants and solution providers optimise the EMV® 3DS payment authentication experience for e-commerce consumers.

16 August 2021 – Global technical body [EMVCo](#) has published EMV® 3-D Secure (EMV 3DS) UI/UX Design Guidelines to help card issuers, banks, merchants and solution providers optimise the EMV 3DS payment authentication experience for e-commerce consumers. The guidelines are publicly available on the [EMVCo website](#) in an easy-to-use interactive format.

In e-commerce purchases where EMV 3DS solutions are used, EMV 3DS user interface (UI) and user experience (UX) design refers to the look and feel of the screen that consumers interact with on their device during authentication with their card issuer. This includes how visual components (e.g., logo, colour, iconography, etc.) are displayed in various device layouts, and how information is presented and communicated to guide them through the steps for verifying that they are the legitimate cardholder.

According to an EMVCo-commissioned global market research study[1], consistent, familiar and efficient EMV 3DS UI/UX design is key to instilling consumer trust in the authentication process and optimising the checkout experience during shopping. The new guidelines are designed specifically to help card issuers, merchants and EMV 3DS solution providers achieve this objective and deploy user interfaces for EMV 3DS authentication that support a secure and seamless e-commerce checkout experience.

"Authenticating the individual making the payment continues to be key in the fight against e-commerce fraud. The EMV 3DS UI/UX Guidelines support the consistent implementation of EMV 3DS for fraud prevention to deliver an efficient and trusted e-commerce consumer experience, which benefits the entire payment ecosystem," said Robin Trickel, EMVCo Executive Committee Chair.

The EMV 3DS UI/UX Guidelines are supplemental to the *EMV 3-D Secure User Interface Templates, Requirements, and Guidelines* chapter in the [EMV 3DS Protocol and Core Functions Specification](#).

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[1] Methodology: Qualitative and quantitative usability study conducted in 2019-2020. Featured surveys with 650+ participants in UK, Brazil, China, France, Singapore and the U.S.

To learn more, view the EMV Insights post: Optimising the EMV 3DS Payment Experience: UI/UX Design Guidelines.

About EMV 3DS

EMV 3DS is a fraud prevention technology that enables consumer authentication, without adding unnecessary friction to the payment process that often leads to abandoned purchases. The EMV 3DS Specification provides a common set of requirements product providers can use to integrate this technology into their solutions to support seamless and secure e-commerce payments. View the EMV 3DS Press Kit to learn more.

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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 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.

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