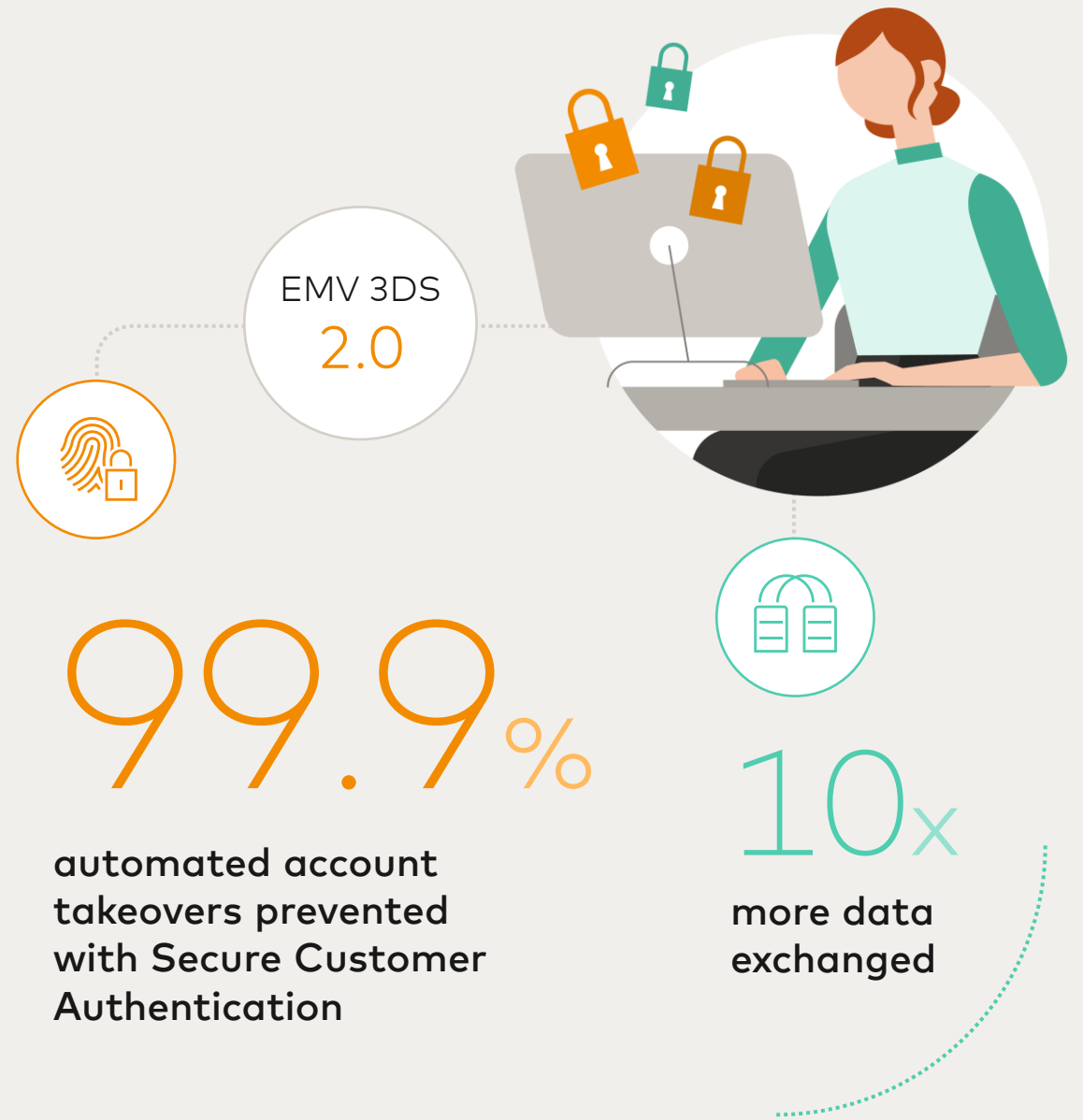# EMV 3DS 2.0

Innovating ecommerce security

EMV 3DS 1.0 has kept online checkouts safe since 2001. The payment landscape has evolved rapidly. Increasing adoption of digital payments, rising levels of card-not-present (CNP) fraud, and consumers connecting through diverse channels supports our evolution in ecommerce security.

EMV 3DS 2.0 is a new standard for protecting sensitive financial information. It offers richer data across a variety of devices, improving the payment experience for merchants and consumers.

EMV 3DS
2.0

99.9%
automated account takeovers prevented with Secure Customer Authentication

10x
more data exchanged

EMV 3DS 2.0

4 in 5

**Americans made a
digital payment in 2021**

Between 2019-2020, worldwide:

Total retail
sales dropped

Digital sales
soared by

2.8%

25.7%

Rise of digital payments

Advancing consumer demands are driving digital transformation. COVID-19 pushed more people to try new ways to pay, setting the stage for the next step in payments.

3DS 2.0's richer data transfer and greater flexibility for authentication is ideal for a modern world, allowing people to pay the way they want safely and securely.

EMV 3DS 2.0

Tackling fraud

With the rise in digital payments, comes more opportunity for fraud. CNP fraud is 81% more likely than in-store fraud, requiring merchants operating online to take action.

3DS 2.0 offers the protection merchants need with wider application, greater control, increased accuracy, and enhanced decisioning.

Global fraud losses are expected to rise

18%

more than $20 billion, from 2020 to 2021

CNP fraud

81%

more likely to happen than in-store in 2018.

EMV 3DS 2.0

2/3

of consumers worldwide believe COVID-19 has changed their payment habits

55%

increase in omnichannel payments predicted 2021-2025

Looking ahead

Consumers have become accustomed to the convenience of digital payments and are exploring new ways to pay beyond just ecommerce.

Where 3DS 1.0 was browser-dependent, 2.0 supports payment channels natively – in-app, via Internet of Things, or via a browser. Regardless of how they're paying, you're covered.

EMV 3DS 2.0

Ready for today, and tomorrow

3DS 2.0 is the next evolution for payments security. It meets PSD2 requirements and supports Secure Customer Authentication. Richer data transfer allows for biometrics and tokenization.

During COVID-19, identity theft attempts increased

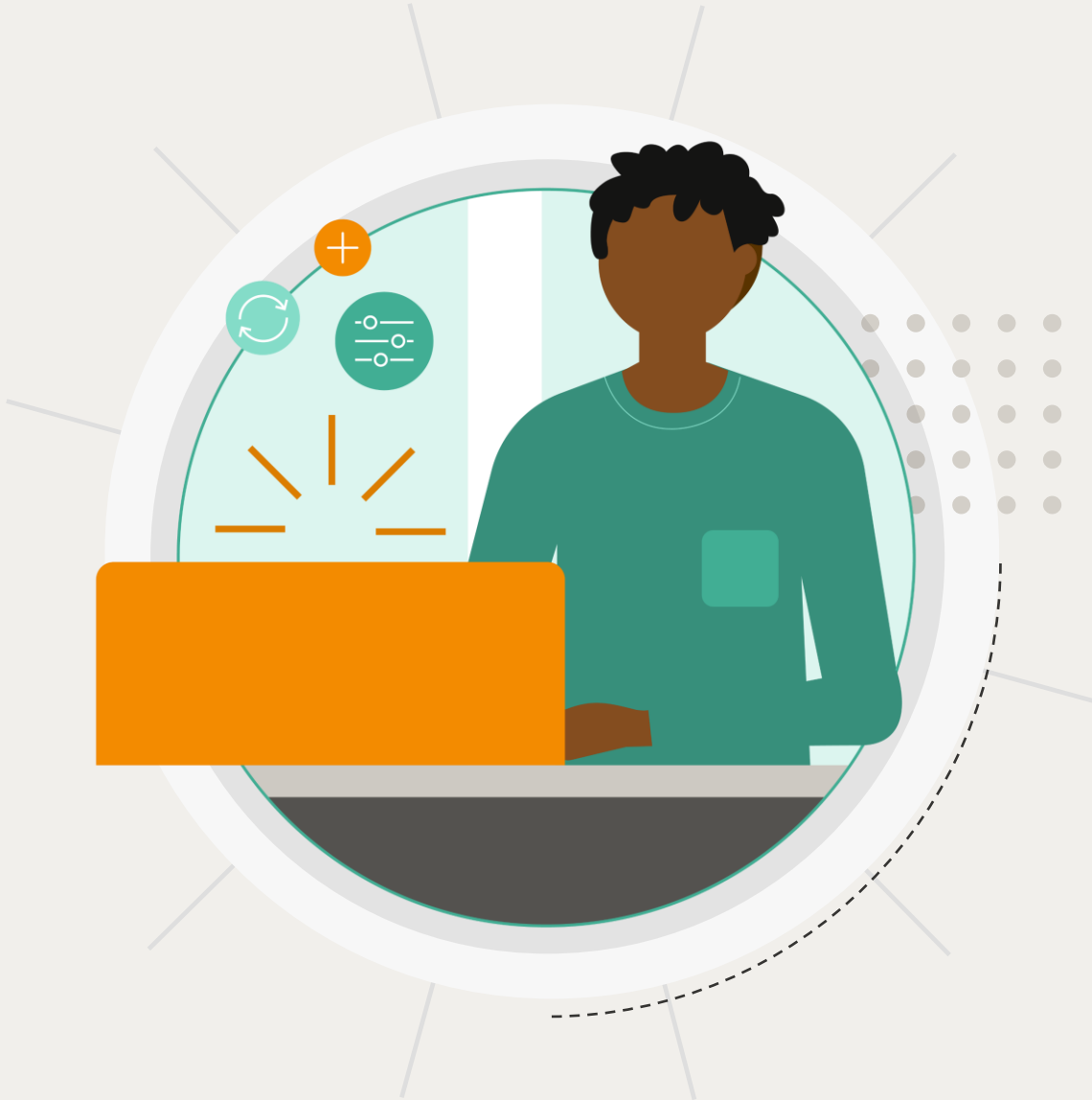**46%** worldwide

65% of consumers use biometric authentication on mobile devices

EMV 3DS 2.0

Your transition to 3DS 2.0

If you need any more information or advice on how to start introducing 3DS 2.0, or have any concerns about the change, then please get in touch with a customer representative.

From October 15 2022, EMV 3DS 1.0 will no longer be supported. Get in touch to beat the crowd, and start benefitting from EMV 3DS 2.0.

Contact your Mastercard Payment Gateway Services representative for details.