Reduce Chargebacks, With 3-D Secure

Stop losing online sales to fraudulent chargebacks or false declines. Enable 3-D Secure by PAAY's Frictionless or Challenged Authentication to improve your bottom line.

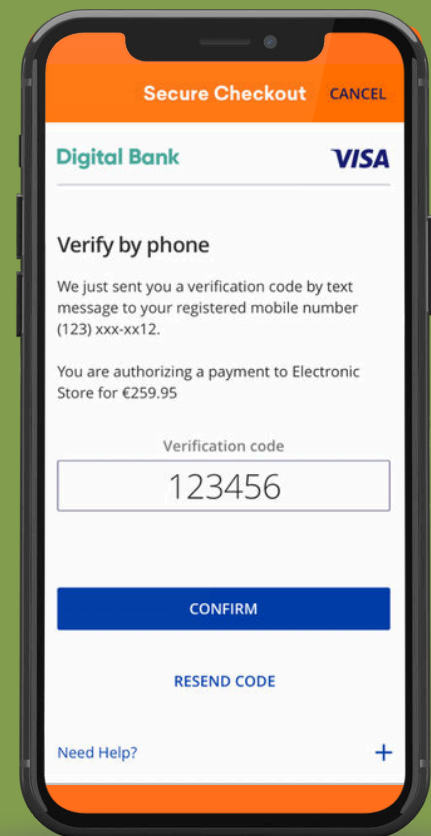## Program Options

Frictionless

Authentication occurs in real-time completely behind the scenes using risk based analysis, with zero impact on conversion rate.

Challenged

Customers verify their identity using two of three elements:

- Biometric
- 2FA via Phone
- Password

Shoppers authenticate their identity via verification code

Frictionless

No impact on the sales experience

PAAY's EMV 3DS solution sits on the merchants site; authenticating transactions in real-time. Everything happens in the background with no impact on the customer experience.

Cardholder visits e-commerce site and makes a purchase, entering card info.

Authentication happens in the background between the merchant and the card issuer.

Transactions with authentication information are sent to the gateway/acquirer for authorization.

Challenged

Shift chargeback liability through authentication

Challenged authentication requires consumers to verify their identity using two of three elements, and shifts chargeback liability to the card issuer.

Card issuers decide how the customer will be authenticated, dependent on what technology and forms of communication the issuer has established with their customer.

When a consumer is successfully authenticated via Challenged, chargeback liability shifts off of the merchant and onto the card issuer.

Biometric
Customers verify with fingerprints, or voice

2FA Via Phone
Customers verify on the card issuers site/app

Password
Customers verify with a one-time-passcode

Chargeback codes covered by 3-D Secure

Card	Code	Reason
Visa	10.4	Other fraud—Card absent environment
MC	4837	No cardholder authorization
	4863	Cardholder does not recognize—Potential fraud

Visa does not cover liability shift for recurring transactions.

Want to Enable 3-D Secure?

Contact TacticalPay Support
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