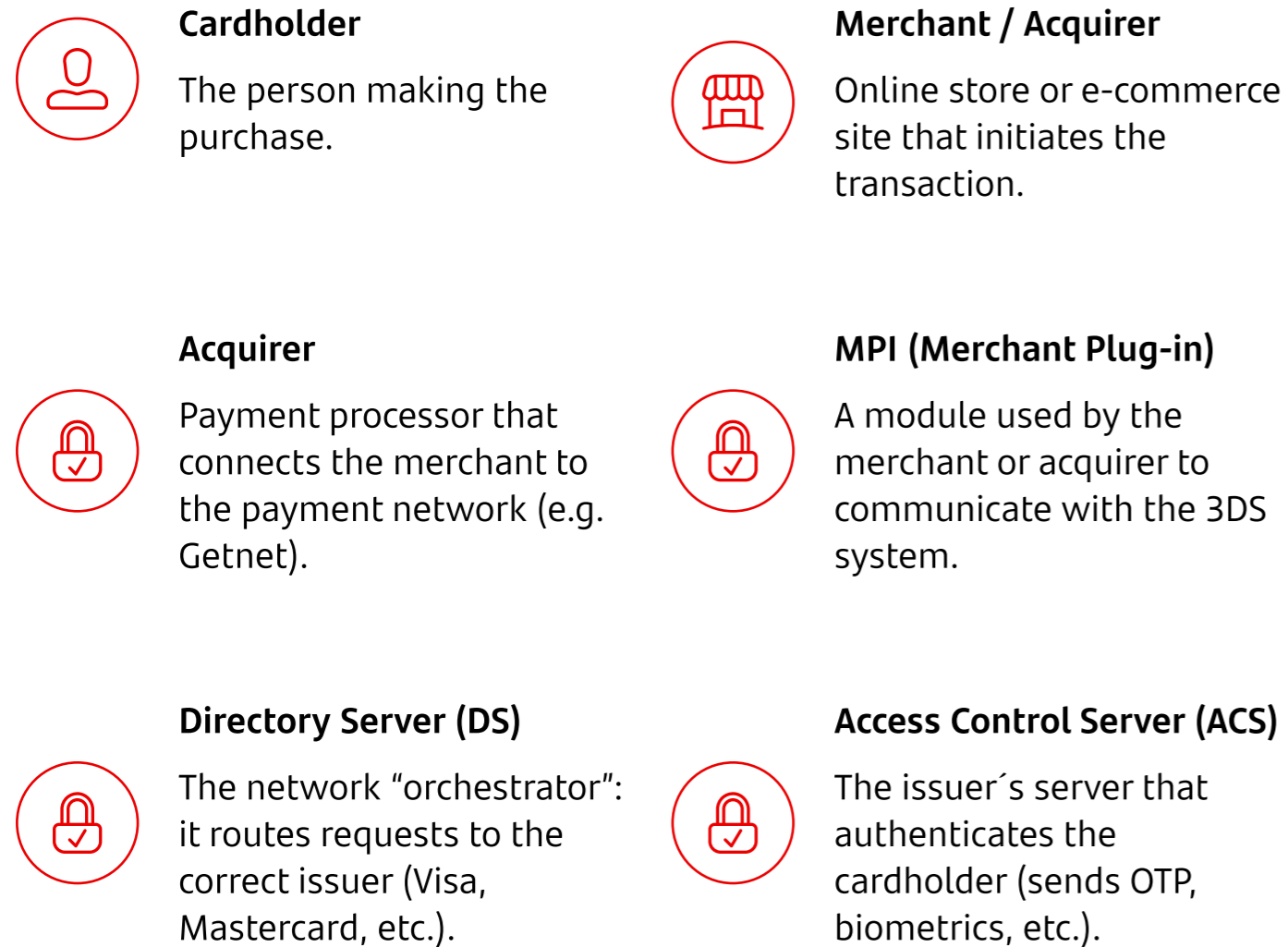


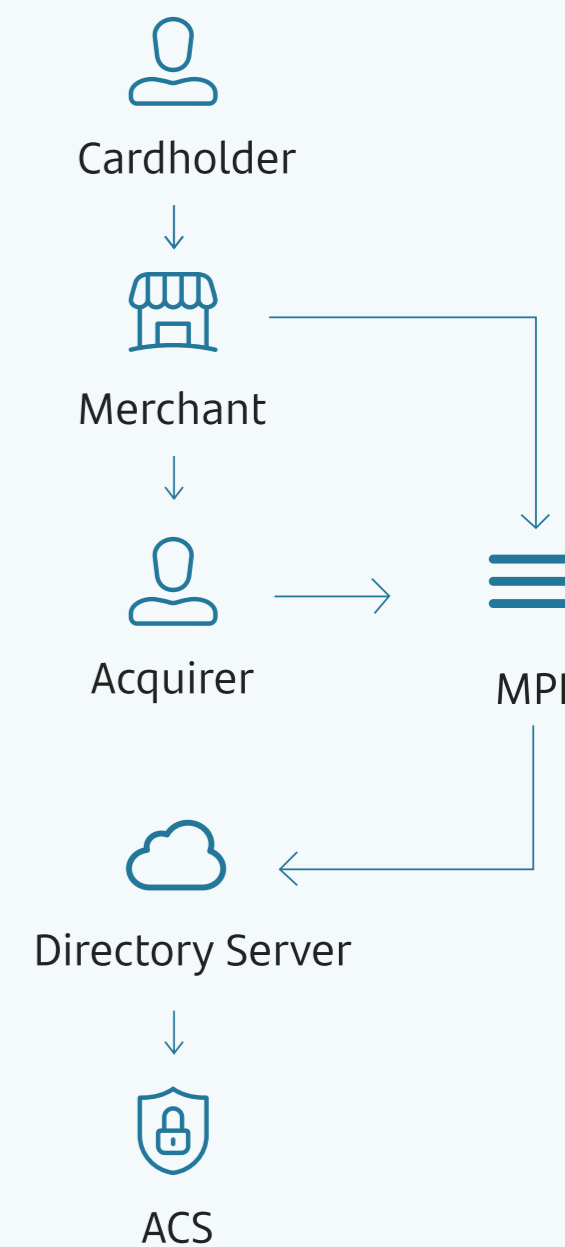
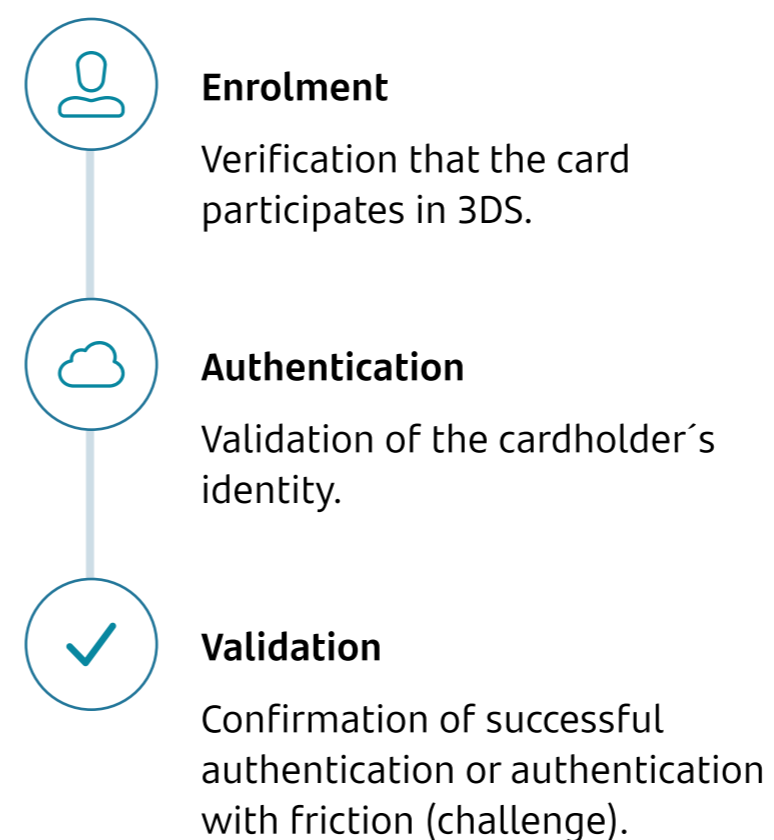
# 3DS

3D Secure 2 Protocol (Visa, Mastercard, etc.) for Card Not Present transactions.

## Key Participants



## Main Phases of the Flow



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## The Results

Frictionless authentication (without OTP)

Challenge / OTP (Strong Customer Authentication).

Authentication attempt and declines.

## Liability Shift

When a transaction is successfully authenticated via 3DS, the financial liability in case of fraud is transferred from the Merchant to the Card Issuing Bank.

## Benefits

**The merchant eliminates the risk** of bearing losses from fraudulent transactions in Card Not Present (CNP) environments. It reduces chargebacks.

**Improves conversion** as successful authentication provides more confidence to the issuer, who is more likely to approve the purchase.

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