3D Secure FAQ.

1. What is 3D-Secure?
3D-Secure is a security protocol that provides extra protection for both cardholders and merchants when processing an online payment. It is used to authenticate a cardholder at the time a payment is made, like entering a PIN for an ATM or point-of-sale transaction.

The basic concept of the 3D-Secure protocol is to tie the financial authorisation process with the online authentication process. The authentication is based on a three-domain model (hence "3D") which includes:

1. Acquirer: the merchant and the bank to which money is being paid to.
2. Issuer: the bank or financial institution who issues the card.
3. Card Scheme: the infrastructure provided by the card schemes to support the 3D-Secure.

Most people who have made an online transaction using their prepaid, debit or credit card may have experienced 3D-Secure technology already. Your financial institution may have sent you a one-time-password (OTP) via your registered mobile number which was used to help verify you when making a payment.

2. How does 3D-Secure 2.0 work?
Although reducing the rate of fraud, card issuers and merchants saw the original 3D-Secure service (3D-Secure 1.0) as a barrier for faster online payments. Checkout abandonment rates increased, cardholders felt the authentication process was intrusive and static passwords were extremely prone to becoming compromised. 3D-Secure 2.0 has been designed to allow more contextual data be sent from the online merchant to the card issuer to allow for risk based authentication. This means each transaction attempt is risk assessed. Those deemed 'low risk' by the card issuer can be processed without requiring the cardholder to fully authenticate themselves. Whereas riskier transactions may require additional authentication.

3. How are cardholders authenticated using 3D- Secure?
European issued cards: As a European payment service provider, EML are obligated to comply with Strong Customer Authentication (SCA). SCA is a new European regulatory requirement to reduce fraud and make online payments more secure. It requires online authentication to use at least two of the following three elements:

1. Something the customer knows (e.g., password, PIN)
2. Something customer has (e.g., mobile phone, token)
3. Something the customer is (e.g., fingerprint, face recognition).

If a cardholder is required to authenticate a payment via 3D-Secure, they will be sent a one-time-password (OTP) to their registered mobile number. The cardholder will be required to re-enter the OTP on screen as part of the payment process. Upon successful use of the OTP, the cardholder will then be shown a security question which must be answered successfully by the cardholder.

Australian issued cards: if a cardholder is required to authenticate a payment via 3D-Secure, they will be sent a one-time-password (OTP) to their registered mobile number. The cardholder will be required to re-enter the OTP on screen as part of the payment process.

4. What if I enter the wrong OTP or provide an incorrect response to my security question?
A cardholder has 3 x attempts to authenticate a single transaction using the generated OTP and security question (where applicable) before their card is temporarily locked for 60minutes. The generated OTP has a lifespan of 180 seconds before it becomes invalid. A cardholder has a maximum of 3 requests to generate a new OTP within a single transaction.

5. Is 3D-Secure required for all online purchases?
3D-Secure authentication is only required where the merchant is also enabled for 3D-Secure processing. Within Europe, most online merchants will be enabled for 3D-Secure however in other regions such as North America or Asia-Pacific, the rate of merchants enabled is less. A cardholder can identify a merchant who is enabled for 3D-Secure where the Mastercard Identity Check or Visa Secure logos are shown.

6. How do I ensure my card is enrolled in 3D-Secure?
All cards issued by EML are capable of 3D-Secure authentication. However, for your card to be enrolled you will need to provider a valid mobile number. For European cardholders, if your card is not enrolled within 3D-Secure you may still make payments at non 3D-Secure enabled merchants however transactions may be declined at merchants who are enabled for 3D-Secure.

7. How can I update my contact details?
To update your contact details, please use the contact information printed on the back of your EML issued card.