PAAY

EMV 3DS

FUTURE PROOFING

e-Commerce Payments

Consumer authentication, on a network level.

Operating on a payment network level, PAAY's EMV 3DS solution authenticates cardholders for e-Commerce transactions at the point of interaction on the web. As a result, the chargeback liability is shifted off the merchant account, and onto the card issuer. PAAY's mission is to give merchants choice and control of their destiny.

Meta data provided by the card issuer is used to authenticate cardholders

Once authenticated, the merchant receives a chargeback liability shift

01 Chargeback Liability Shift

Say goodbye to disputes. Authenticated transactions receive a chargeback liability shift and go straight to the issuer. PAAY authenticates over 90% of transactions.

02 Increase Authorization Rates

Historically, authorization rates drop from 98% for in-person transactions to 84% for online purchases. However, Visa & MasterCard report up to 10% increase in auth rates with EMV 3DS.

03 PSD2 / SCA Compliance

By 2021, the EU's Payment Service Directive (PSD2) will require merchants to implement strong customer authentication (SCA). PAAY makes compliance simple.

PAAY is a provider of EMV 3DS and certified by Visa, American Express, Discover, and MasterCard

VISA SECURE

mastercard. ID Check

AMERICAN EXPRESS SafeKey®

ProtectBuy™

PAAY

EMV 3DS

PAAY'S SOLUTION

Simple, Secure, and Seamless

THE INTEGRATION

PAAY's JavaScript SDK makes the integration seamless. There is no interruption to the customer experience at checkout – everything happens in the background, in milliseconds.

KEY BENEFITS

- ✓ Chargeback liability shift
- ✓ No false declines
- ✓ Compliments other fraud tools
- ✓ Increases authorization rates
- ✓ Provides PSD2/SCA Compliance
- ✓ Frictionless
- ✓ Secure - PCI compliant

Schedule a consultation and assess if
EMV 3DS is a good fit for your company.

Book Consultation