



EMV® 3-D Secure provides an authentication layer to be used for remote card-based payments and improves security at the same time that enhances user experience along the ecommerce ecosystem.

EMV® 3-D Secure Context

Digital sales are already representing a significant part of retail growth and will continue to grow in the coming years, with a projection around 16% of total retail sales by 2020. At the same time, losses due fraud and false positives implies in a high cost operation for merchants.

EMV® 3-D Secure enables consumers to perform a strong authentication (similar to EMV Chip) when making ecommerce purchases. Some of main highlights about this new version are:

- Enable new payments channels
- Several authentication methods supported
- Enhanced user experience
- Brand neutral specification
- Non Payment use cases



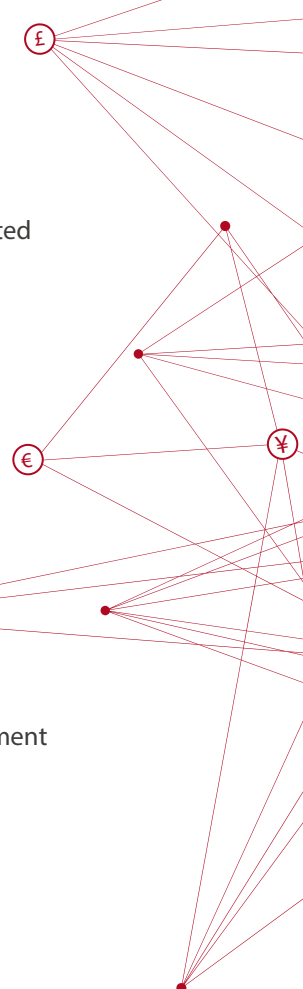
New Channels & Enabled Hardware

EMV® 3-D Secure is designed for payments and authentication:

In-App
Mobile browser
Traditional browser

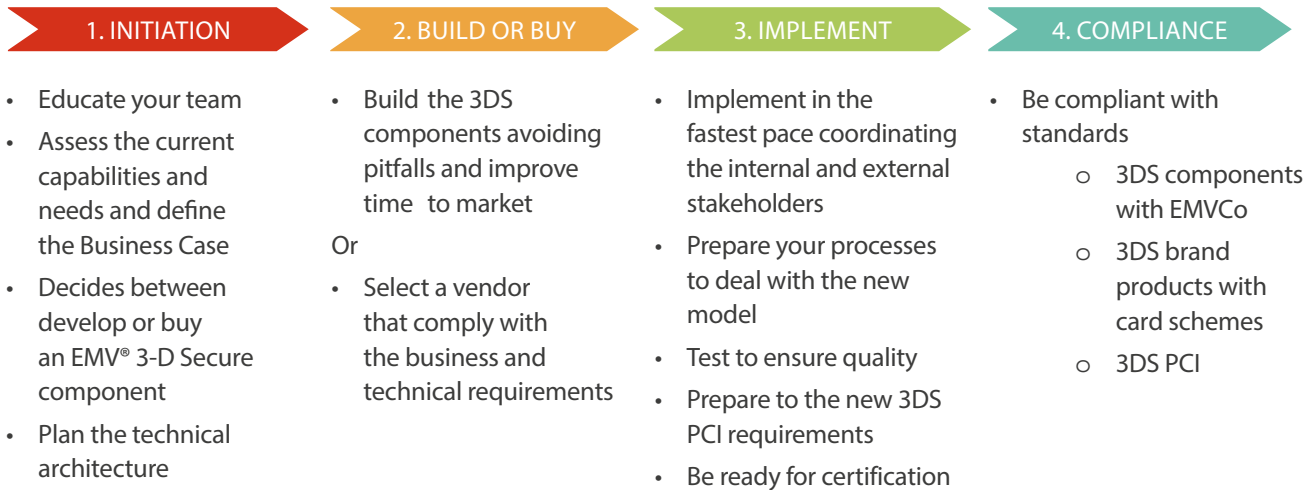
EMV® 3-D Secure is also ready for Non-Payment Authentication, such as:

Identification & Verification (ID&V)
Secure Card on File verification
Digital Enablement



Rapid Adoption Solution for EMV[®] 3-D Secure

From Strategy to Implementation



Why is UL the ideal partner at this time?

- A fully integrated solution that provides effective outcomes and enables to deliver EMV[®] 3-D Secure faster to the market.
- Efficiency during implementation.



We are Qualified

Versatile Self-Test Platform, EMV[®] 3-D Secure Approval Services and 3DS PCI Assessment



We are Ready

Company selected to work together with EMVCo to develop the test platform



We are Independent

An unbiased view of deployment challenges and supplier capacity

Getting started

For an initial assessment, speak with a UL 3-D Secure expert.

About UL

With a focus on today's realities and tomorrow's needs, UL provides the trusted and critical expertise that is required in an interconnected and cashless world.

Our payment expertise enable businesses to implement innovations that guarantee regulatory compliance, maintain customer trust and increase market access.

Globally, over 10,000 organizations rely on UL. Our marks appear on more than 22 billion products around the world.