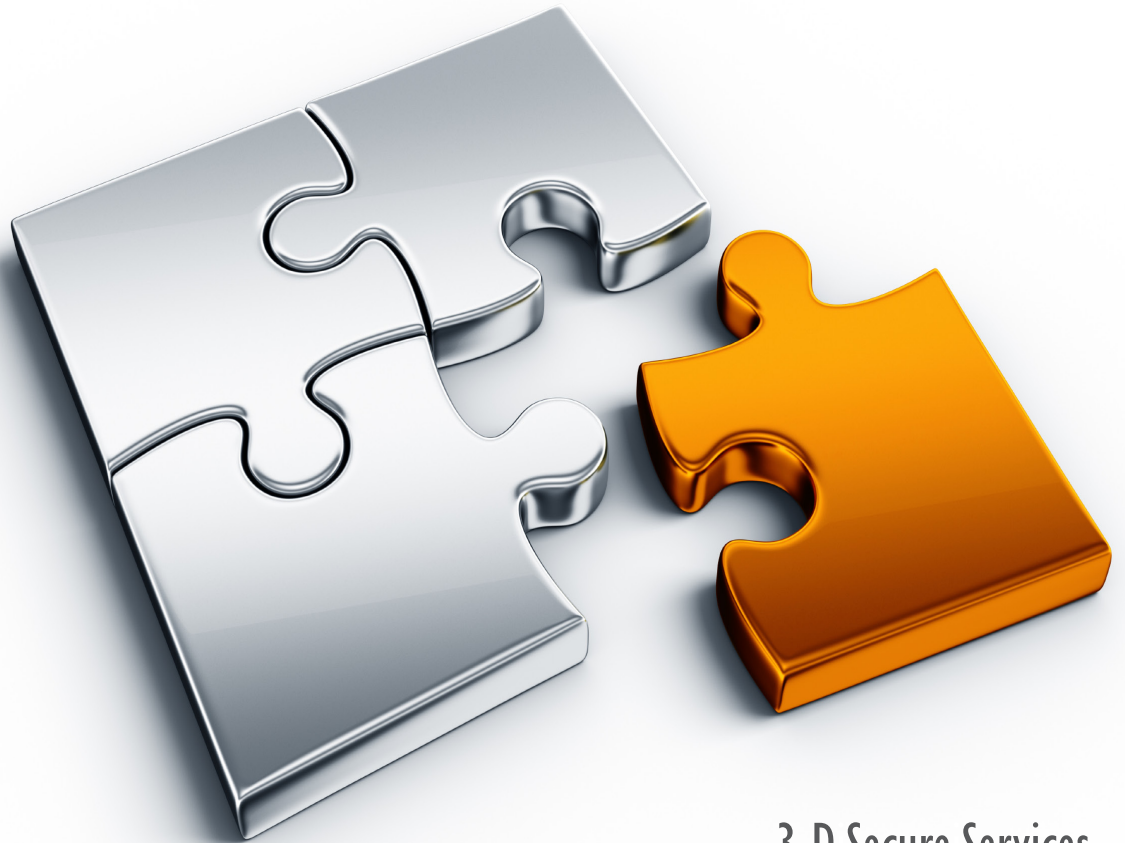# Failsafe Payments
Your reliable partner

3-D Secure Services

What is 3-D Secure?

3-D Secure is a security solution for card payments online that allows the identification of the card holder. Developed by Visa, MasterCard and JCB, 3-D Secure is a common term for Verified by Visa, MasterCard SecureCode and JCB J/Secure.

What does 3-D Secure really do and why should I even bother?

3-D Secure shifts the chargeback liability for fraudulent card transactions from the merchant back to the card-issuing bank. Merchants and Merchant Service Providers (MSPs) that process 3-D Secure enabled transactions are protected against any claims of unauthorized card usage.

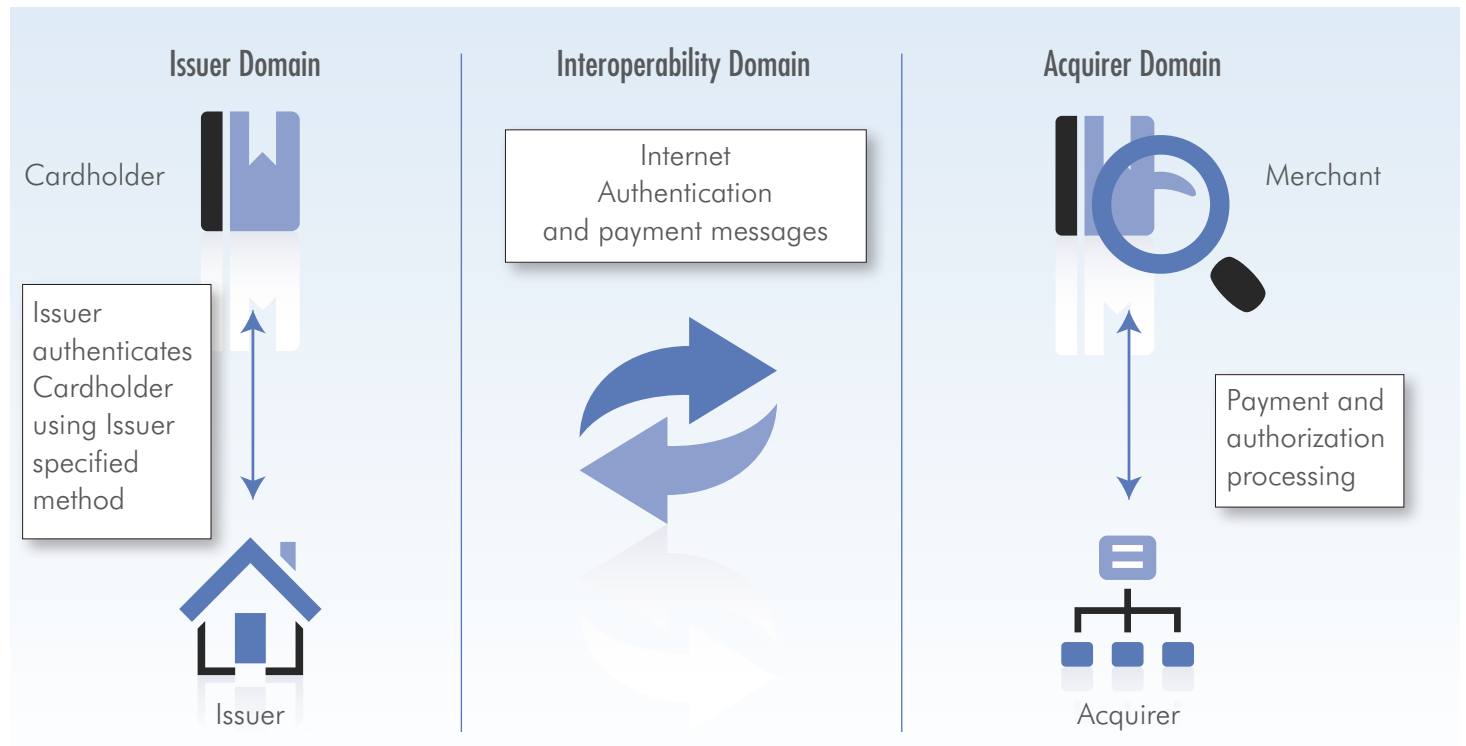### What are the advantages of using 3-D Secure?

- Cardholder identification. The issuing bank authenticates the cardholder through a password only known to the legit cardholder. You are assured that the cardholder is who he or she says he or she is thus reducing fraud and disputes significantly.

- Fewer cardholder disputes. The cardholder's identity is authenticated during the payment process. The card brands estimate that 3-D Secure will reduce chargebacks by around 50%.

- Lower transaction costs due to fewer chargebacks and disputes. Lower fees with some banks.

- Guaranteed payment for the most common types of cardholder disputes (friendly chargebacks).

- Enhanced reputation as a safe merchant with a secure shopping site when using 3-D Secure.

Are there any disadvantages of using 3-D Secure?

The payment process is slightly longer. Abandonment of the payment process when using 3-D Secure is negligible compared to the big benefits that 3-D Secure offers.

Explain the payment process to me

#1 The buyer selects goods or services from a 3-D Secure enabled online store, proceeds to the payment page and enters his or her credit card data.

#2 The online store connects with the card issuer (the cardholder's issuing bank), and if the buyer's card is 3-D Secure enabled, the store forwards the buyer to the card issuing bank's own secure site which includes a Personal Message that the cardholder entered when enrolling the card with 3-D Secure.

#3 The buyer confirms the Personal Message and enters his or her secret password.

#4 The card issuer confirms the buyer's identity to the merchant if the password is correct.

#5 The online store completes the authorization process knowing that the card is fully authorized.

Issuer Domain	Interoperability Domain	Acquirer Domain
Cardholder	Internet Authentication and payment messages	Merchant
Issuer authenticates Cardholder using Issuer specified method		Payment and authorization processing
Issuer		Acquirer

Failsafe Payments Offer to Merchants

3-D Secure is free for merchants that apply for a credit card merchant account through Failsafe Payments and process the payment transactions via our free payment gateway called CertoDirect.

Merchants that are not currently 3-D Secure enabled with their current acquirer can easily participate in the 3-D Secure program by using Failsafe Payments 3-D Secure solution as a stand alone feature. No heavy integrations are needed.

Pricing for Merchants

$0,09 if less than 1,000 transactions/month

$0,08 if less than 50,000 transactions/month

$0,07 if less than 100,000 transactions/month

Call or email us if more than 100,000 transactions per month

Failsafe Payments Offer to Merchant Service Providers

Failsafe Payments can help Merchant Service Providers to seamlessly activate and support 3-D Secure transactions with the possibility to offer a range of 3-D Secure services to online merchants.

Pricing for Merchant Service Providers

Contact sales@failsafepayments.com or call +357 22 022 506

Failsafe Payments is a registered billing company based in the EU (Cyprus) and is fully PCI DSS Level 1 compliant. For more information please visit www.failsafepayments.com. You can contact us by phone: +357 22 022506 ext 1 or e-mail: sales@failsafepayments.com

I already have a Merchant Account with another bank but want 3-D Secure. Can you help me?

Yes, we can. The acquirer you are working with needs to be 3-D Secure enabled and you need to receive passwords, certificates and log-in data which is a process we usually can assist you with. The data is put in our system and that's it. You now support 3-D Secure transactions.

Ok. I am interested. What do I need?

If you are ready to set-up 3-D Secure for your e-commerce business, then just contact us right now and we will set it up. If you still have any questions, we are more than happy to assist you by answering them.

3-D Secure — Online Safety Against Unauthorized Use

The main benefit of 3-D Secure for a business is that it reduces the number of "unauthorized transaction" charge-backs. In other words, it will enable your business to avoid penalties for the customers that falsely claim they have not authorized a transaction once their card passed 3-D Secure verification. This is especially useful if you sell digital goods or services.

No Friendly Chargebacks

Now 3-D Secure is supported by CertoDirect and CertoPay offered by Failsafe Payments. Applying for a merchant account with us you get the payment gateway and 3-D Secure for free. No need to look for a gateway and purchase a costly MPI. Failsafe Payments fully supports 3-D Secure transactions through our very own MPI software that is integrated directly to Visa, MasterCard and JCB.

3-D Secure

Verified by Visa

MasterCard SecureCode

JCB J/Secure

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