Using 3-D Secure Protocol Version 2

Currently, most issuing banks operate with additional authentication of the customer according to the protocol 3-D Secure version 2 for all types of cards.

The benefits of the new protocol are:

- more reliable user authentication;
- reliable authentication without additional user interaction (entering a one-time password), that increases conversion;
- elimination of redirects to the page of the bank that issued the card to enter the password and backward.

The decision to authenticate the user in one step (without an additional password) is made at the payment system level based on a risk analysis. For an adequate risk assessment by the payment system, the merchant may additionally transmit parameters describing the user making the purchase (for example, is he a regular customer and has he been registered in the merchant system for a long time), type of product or service, risk assessment of the purchase by the merchant (if it has its own security monitoring system), etc.

During the payment process, the IPS Assist automatically determines which version of the protocol will authenticate for payment on the page.

Information about the used protocol version can be obtained as a result of the operation by order number or from the sended authorization results to the merchant server.