



Our EMV 3DS Solution

A holistic approach to mitigating the cost of fraud involves a combination of traditional fraud tools with EMV 3-D Secure.

3DS Benefits

- ✔ Can help protect merchants against friendly fraud
- ✔ Puts the merchant in a position of control over keeping transactions frictionless when possible
- ✔ Shifts the liability for fraudulent chargebacks off the merchant and onto the issuing bank
- ✔ Operates on a network level (certified by Visa, Amex, MC, Discover, JCB)
- ✔ Provides PSD2/SCA compliance

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

