



## How Our EMV 3DS Solution Works

### No impact on the customer experience

PAAY's EMV 3DS solution sits on the merchant's website; authenticating transactions in real-time. Everything happens in the background with no impact on the customer experience.



Cardholder visits e-commerce site and makes a purchase, entering card info.



Authentication happens in the background between the merchant and the card issuer.



Transactions with authentication information are sent to the gateway/acquirer for authorization.



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

