PAAY

Consumer authentication, for more sales.

A holistic approach to mitigating the cost of fraud involves a combination of traditional fraud tools with EMV 3-D Secure. PAAY's EMV 3DS solution allows for cardholder authentication on e-Commerce transactions at the time of checkout. As a result, the chargeback liability is shifted from the merchant to the card issuer. PAAY's mission is to give merchants choice and control of their destiny.

1 Chargeback Liability Shift

Say goodbye to disputes. Successfully authenticated transactions receive fraud liability protections and chargebacks are shifted to the issuer.

2 Increase Acceptance Rates

Provides issuers with additional data, so they are better informed and approve more transactions.

3 PSD2/SCA Compliance

The EU's Payment Service Directive (PSD2) requires merchants to implement strong customer authentication (SCA). PAAY makes compliance simple.

Simple, Secure, Seamless.

Our JavaScript SDK makes integration seamless, with no interruption to the customer experience at checkout — everything happens in the background, in milliseconds.[1]

[1] If a transaction is required to be SCA compliant or if a merchant allows issuers to challenge the cardholder, the cardholder experience may not be frictionless all the time.

Schedule a consultation to see how EMV 3DS can work for your company.

Book Consultation

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

VISA   Mastercard   AMEX   DISCOVER

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