



# 3-D Secure procedure for your online shop

## Secure card payments online

3-D Secure is the security standard for online payments and protects against the risk of fraud and loss of payments due to card fraud. The leading credit card organisations have established appropriate security procedures: Verified by Visa, Mastercard SecureCode, American Express SafeKey, Diners Club ProtectBuy and UnionPay SecurePlus.

## High level of security – easy to use

With 3-D Secure, the cardholder must identify himself/herself when shopping by providing a personal password to the bank which issued his/her card, similar to providing a PIN code or signature when paying in a store.

The cardholder does not require any additional hardware or software and can shop worldwide in any store using his/her password. Payment pages with a 3-D Secure logo, such as Verified by Visa or Mastercard SecureCode, show that the merchant is equipped for these secure payment methods.

## Advantages for you as the contracting party

- Third-party misuse of stolen/copied card data prevented by the cardholder having to identify him/herself
- Risk of fraudulent or contested transactions reduced
- High level of security and easy-to-use 3-D Secure procedure lead to increased online shop sales by convincing previously cautious cardholders

## What are the prerequisites?

- An online shop where the card data is entered directly on the payment page
- A 3-D Secure certified merchant plug-in offered by various payment service providers and software companies
- A Secure E-Commerce distance payment contract with SIX Payment Services

## Protection against unjustified cardholder complaints

There's no such thing as absolute protection. A Secure E-Commerce contract lets you enjoy increased protection against unjustified complaints because protection applies even if the cardholder is not registered for the secure procedure.

You should also activate the CVV2/CVC2 (card verification number) option on your online shop's payment page in order to protect yourself against payments made with illegally generated card numbers.

Adhere to the Payment Card Industry Standard (PCI DSS) for card data security to protect yourself from card organisations imposing fines or making claims for compensation in the event that unauthorised persons steal credit card data in your shop.

When selecting a payment service provider, ensure that the provider can activate certain security features in your online shop, for example:

- Ability to provide name of country in which the card was issued
- Possibility to block individual card numbers or card number fields
- Ability to check the cardholder's IP address and to block the same functions
- for blocking multiple authorisation requests
- Option to access card information without storing the correct credit card number on your systems

Your local point of contact can be found at: [www.six-payment-services.com/contact](http://www.six-payment-services.com/contact)

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