

# 3-D Secure procedure for your online shop

## Secure Visa, MasterCard and Maestro card payments on the Internet

With **Verified by Visa** and **MasterCard SecureCode**, both the world's two largest card companies have introduced a new security standard for online purchases. Based on the 3-D Secure technology, they make paying with the credit cards, Visa and MasterCard, as well as the debit card Maestro<sup>1</sup>, essentially more secure.

### High security – simple usage

When shopping with Verified by Visa and MasterCard SecureCode, the cardholder authenticates him- or herself with a personal password through the bank that has issued the card, similar to the use of a PIN-code or a signature when paying in a store.



The cardholder receives a personal password free of charge from the bank that has issued his/her card (e.g. UBS, Cornèr, Viseca, etc.).

The cardholder does not need any additional hardware or software and can go shopping in any online shop around the world offering Visa or MasterCard acceptance. Payment pages with the Verified by Visa and/or MasterCard SecureCode logos indicate that the respective merchant is equipped for these secure payment methods.

### Benefits for you as a merchant

- The cardholder's self-identification makes it impossible for third parties to use stolen or copied card data
- Reduction of the risk of fraudulent or disputed transactions
- Increased turnover in your online shop, because cardholders who previously were reluctant will be convinced by the high level of security and the easy use of Verified by Visa or MasterCard SecureCode

### What are the requirements?

- An online shop in which the card data is entered directly on the payment page
- A merchant plug-in certified by Visa or MasterCard, which is offered by various payment service providers and software companies ([www.saferpay.com](http://www.saferpay.com))
- A Secure E-Commerce distance payment contract with SIX Payment Services

<sup>1</sup> For Maestro, the card-issuing bank decides whether the cardholders have the option of using the card to pay on the Internet.

### **Protection from unjustified disputes by the cardholder**

There is no such thing as absolute protection. A Secure E-Commerce contract provides you with increased protection from unjustified disputes. This protection applies even if the cardholder is not registered for the secure payment procedure.

You should also make certain activate the option CVV2/CVC2 (card verification value) on your online shop's payment page. You thereby protect yourself from payments made with illegally generated card numbers. The CVC2 is only printed on the Maestro card in some countries. Verification with the CVC2 is therefore not possible in every case.

Adhere to the PCI (Payment Card Industry) security standard as stipulated in the programs, AIS (Visa) and SDP (MasterCard) for the security of card data. They protect you from fines and loss recovery claims from

the card organizations Visa and MasterCard, should unauthorized parties steal credit card data from your shop.

When choosing a payment service provider, make sure that they can activate certain security functions in your online shop, including:

- Provision of the country in which the card was issued.
- Blocking of individual card numbers or ranges of card numbers.
- Checking and blocking of the cardholder's IP address.
- Functions for blocking multiple authorization requests.
- Access to information about a credit card without having to save the proper credit card number in your system.

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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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