

RiskControl

3D Secure

Marqeta 3D secure allows you to create tailored authentication experiences and reduce online fraud

Overview

Organizations involved in issuing cards face many constraints when it comes to fraud and the cardholder experience. Card-not-present (CNP) fraud is increasing, payment regulations are evolving, and card networks are mandating the use of improved security controls.

Additionally, cardholders expect seamless and instant payments. Having a strong authentication strategy is key to meeting all of these demands.

Solution

Marqeta offers a fully customizable 3D Secure solution to help you securely authenticate cardholders while still providing them with innovative payment experiences.

Own the authentication experience

Authenticate cardholders in a way that is right for your business such as using your own mobile app.

Reduce customer drop-off

Leverage frictionless flow so you don't have to require extra verification from cardholders on every transaction.

Minimize additional integration and cost

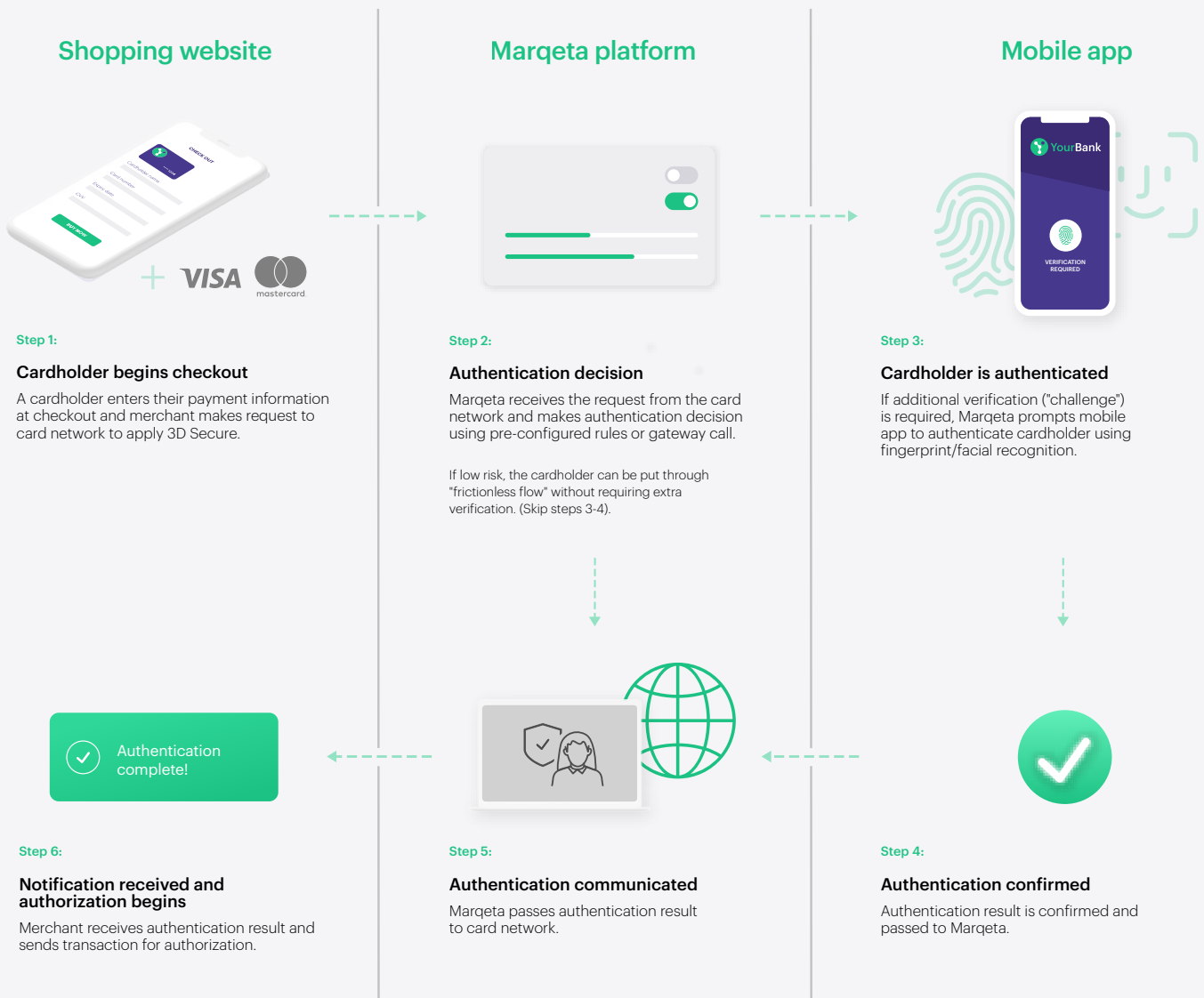
Authenticate and authorize on one unified platform without having to manage multiple vendors.

Authorize intelligently

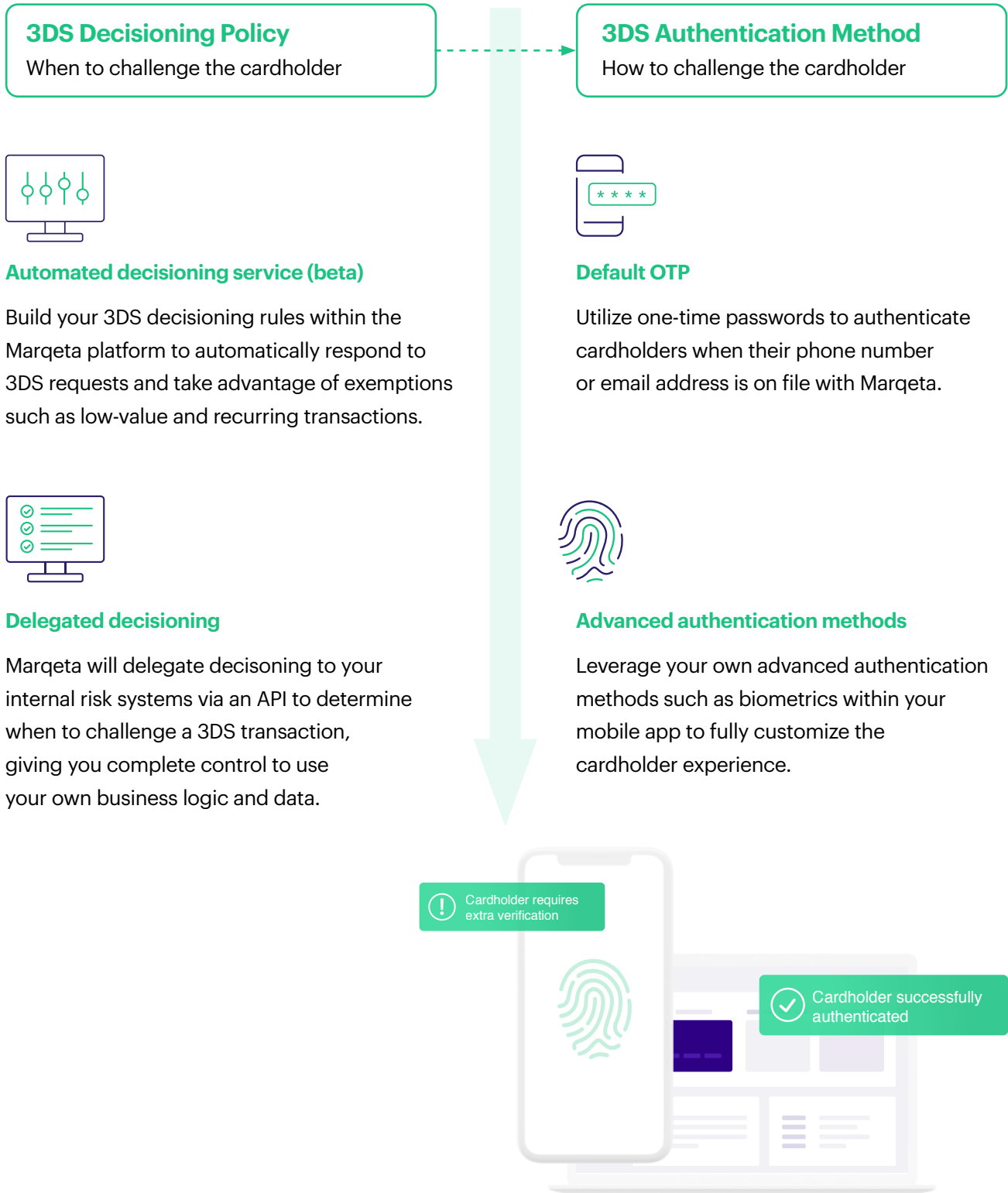
Easily leverage insights from 3D Secure authentication results before authorizing transactions.

Real world: 3D Secure authentication

Cardholder is authenticated using mobile app fingerprint



Flexible solution to meet your desired level of control



Additional features and benefits



Fully integrated ACS

Deploy your authentication strategy quickly with a fully compliant Access Control Server (ACS) built directly into Marqeta's card issuing and processing platform.



Robust analytics and reporting

Access APIs and dashboards for analyzing authentication data, and use it to satisfy monitoring, reporting, and audit requirements under PSD2.



Support for the latest 3DS protocol

Marqeta is certified with the latest EMV 3DS (3DS2) protocol allowing you to take advantage of frictionless authentication and exemptions. Marqeta also supports 3DS1 through Visa.



Enhanced Gateway JIT Funding

Marqeta will send additional 3D Secure results data in the Gateway JIT Funding request so you can make more informed authorization decisions.

Are you interested in leveraging Marqeta 3D Secure?

If you are a current customer, please reach out to your Customer Success Manager.
If you would like to build a custom card program with Marqeta, please contact us [here](#).