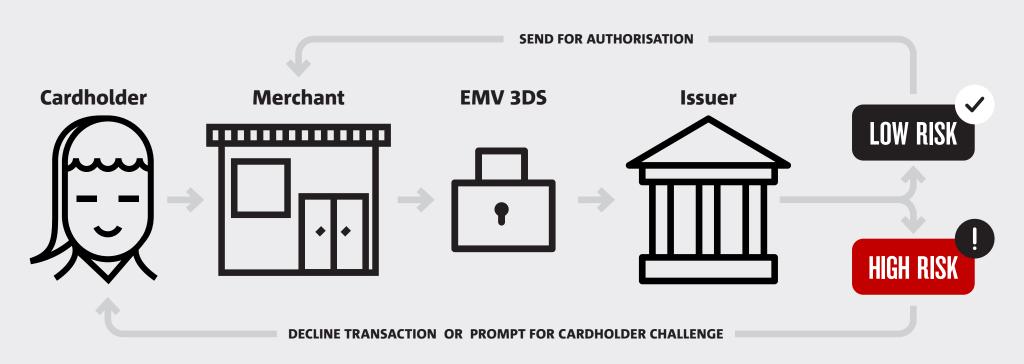
HOW DOES AUTHENTICATION WORK WITH EMV 3DS





Cardholder uses a payment card to make an online purchase on a mobile phone, tablet, laptop or other device.



To confirm that the consumer making the purchase is the actual cardholder, the merchant uses EMV 3DS for authentication. This involves sending data about the transaction, payment method and device information to the issuer.



Issuer reviews the data, decides the type of authentication needed, performs it and then processes the transaction per the usual authorization process. Issuer can choose to prompt the cardholder to authenticate themselves using a one-time-passcode, knowledge-based questions, biometrics or other method.