

## **What is 3D Secure?**

3D Secure, a technical standard created by Visa and MasterCard, provides an extra step during the online payment process to verify the shopper's identity. This was introduced to help reduce online fraud risk, and safeguard credit card transactions.

## **The Benefit of 3D Secure for Online Shoppers**

Through Verified by Visa and MasterCard SecureCode, credit cards can be protected against unauthorised use when shopping online. The 3D Secure program further aims to build consumer confidence and trust by offering a more secure online purchasing experience and thereby growing the number of online ecommerce consumers. Once customers enrol online and activate 3D Secure, their card number cannot be used for online purchases without entering a unique one-time pin or password. Certain banks automatically enrol their customers in the 3D Secure program, while other banks have asked their customers to manually sign up for the program.