» Tech brief

3D Secure

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.

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

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

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.

Key fraud stats*

70% *of people surveyed said that their bank should be able to more accurately predict fraud.*

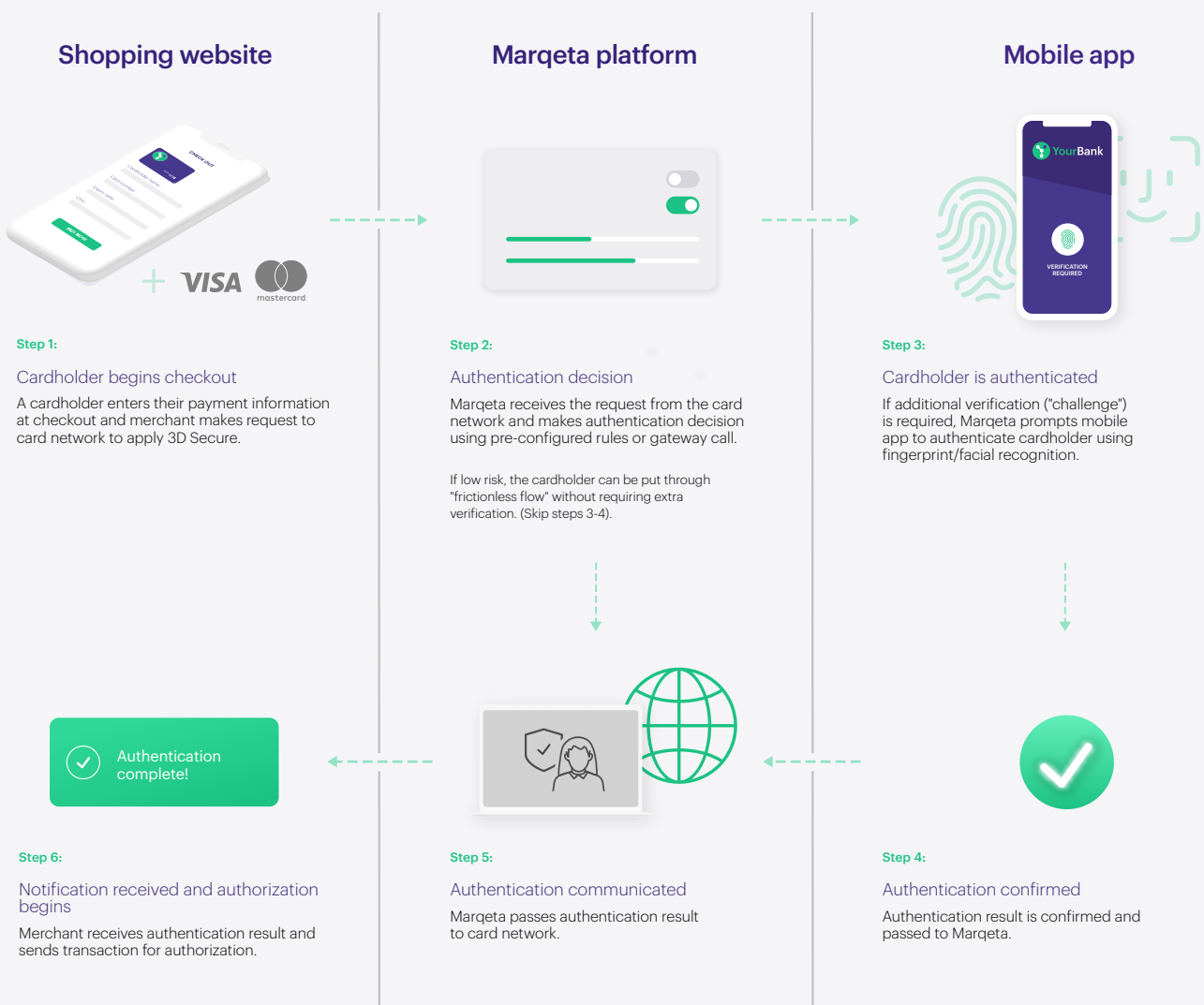**54%** *of people surveyed said they have never been proactively alerted to fraud by their bank.*
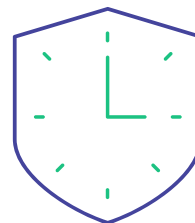
87% *of consumers said they would be happy for transactions to take longer to complete, if extra steps for authentication meant their information was better protected.*

*Consumer survey of 4,000 US/UK consumers, conducted by Marqeta and Propeller Insights, February, 2020

Real world: 3D Secure authentication

Cardholder is authenticated using mobile app fingerprint

Shopping website

Marqeta platform

Mobile app

Step 1:

Cardholder begins checkout

A cardholder enters their payment information at checkout and merchant makes request to card network to apply 3D Secure.

Step 2:

Authentication decision

Marqeta receives the request from the card network and makes authentication decision using pre-configured rules or gateway call.

If low risk, the cardholder can be put through "frictionless flow" without requiring extra verification. (Skip steps 3-4).

Step 3:

Cardholder is authenticated

If additional verification ("challenge") is required, Marqeta prompts mobile app to authenticate cardholder using fingerprint/facial recognition.

Authentication complete!

Step 6:

Notification received and authorization begins

Merchant receives authentication result and sends transaction for authorization.

Step 5:

Authentication communicated

Marqeta passes authentication result to card network.

Step 4:

Authentication confirmed

Authentication result is confirmed and passed to Marqeta.

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Multiple options to match your desired level of control

3DS Decisioning Policy	3DS Authentication Method
When to challenge the cardholder	How to challenge the cardholder
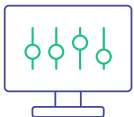
Automated decisioning service (beta)

Build your 3DS decisioning rules within the Marqeta platform to automatically respond to 3DS requests and take advantage of exemptions such as low-value and recurring transactions.

Delegated decisioning

Marqeta will delegate decisoning to your internal risk systems via an API to determine when to challenge a 3DS transaction, giving you complete control to use your own business logic and data.

Default OTP

Utilize one-time passwords to authenticate cardholders when their phone number or email address is on file with Marqeta.

Knowledge Based Authentication

Program knowledge based security questions and answers that cardholders will respond to during the checkout process.

Advanced authentication methods

Leverage your own advanced authentication methods such as biometrics in your mobile app to customize the cardholder experience.

Cardholder requires extra verification

Cardholder successfully authenticated

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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.
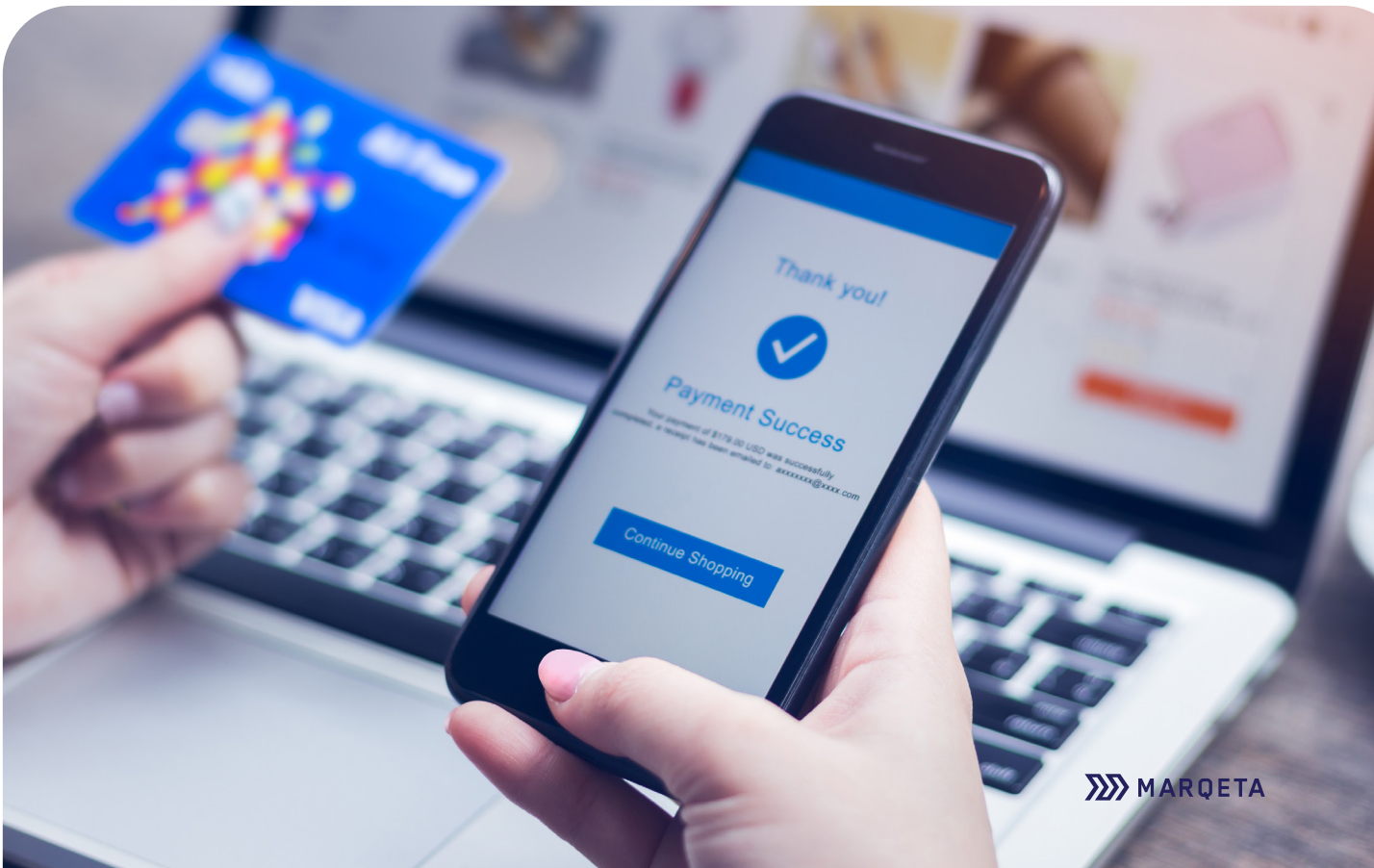
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About Marqeta

Marqeta brings speed and efficiency to card issuing and payment processing with the world's first open API platform. Businesses have been limited by slow legacy platforms that did not allow for flexible new program set up and fraud control. Marqeta's platform allows customers to instantly issue cards with much-needed flexibility, control, and scale. Our modern platform was built from the ground up, and our APIs power innovative payment experiences for many of the apps and services you enjoy daily. Highly configurable, secure, and reliable, Marqeta's platform helps B2B and B2B2C companies compete in a constantly changing digital world.

Today Marqeta has 400+ employees and operates globally in the U.S., U.K., E.U., Canada, and the Asia-Pacific region. We have extensive partnerships with multiple banks and card networks, including Visa, Mastercard, and Discover. Our customizable solutions are used by innovators in areas such as expense and supplier management, digital banking, lending, e-commerce, on-demand services, and disbursements and incentives.