![cardinal - A Visa Solution]

EMV® 3-D Secure - *It's not your main business, it's ours.*

There's more than meets the eye when it comes to building your own EMV 3DS solution versus implementing a commercially-available solution. There's a lot to consider – hidden costs, additional resources, time and cost of ongoing certifications and more. Let's break this down.

Did you know?

EMV 3DS will be updated on a regular basis and requires a constant, focused effort

Think about this

Unlike the original 3DS protocols that were not updated for more than 10 years, EMV 3DS is expected to be updated at least once a year. This will require new certifications from EMVCo and the card networks each time it's updated.

Did you know?

Building your own authentication program is not a "one-size fits all" solution

Think about this

In fact, building your own solution can be extremely complicated. Not only do you have to build the solution, but you need to build to the nuances of each card network's EMV 3DS program. Depending on which cards you accept, that means Visa, Mastercard, American Express, Discover, and soon ELO, JCB, Union Pay and others.

Plus, you'll need to program to other complexities, like exemptions for Strong Customer Authentication in Europe. For example, issuers offering and managing whitelisting may have differences in the way their programs operate.

Did you know?

There's also a certification process you'll need to go through

Think about this

After your build, you'll need to join EMVCo, go through the certification process with them and for each of the card networks – which could be time consuming and costly.

Did you know?

Authentication can be complicated and requires dedicated resources

Think about this

If you decide to build your authentication solution in-house, you can expect to dedicate significant technology resources for this effort. Do you have the right people and skill sets in place?

Did you know?

There are more hidden costs than there might appear to be at first glance

Think about this

Costs related to:
- Building and certifying SDKs for iOS and Android mobile
- Building and certifying the 3DS Server for desktop transactions Becoming a member of EMVCo
- Certifying with each network
- Dedicating a team for this work

And have you thought about the opportunity cost for your tech team's other revenue-generating projects that may not get done?

Did you know?

If your authentication goes down, so can your business

Think about this

If you build your own 3DS solution to comply with SCA, you'll need to build in redundancy to ensure you have maximum uptime. You'll need to ensure that you can handle spikes, outages, maintenance, and network performance issues, so that your digital commerce operations keep going. In mandated regions, like the EEA for SCA, if your 3DS solution goes down, transactions can be declined and impact sales.

Choose experience, choose **Cardinal.**

For over two decades, we've been bringing merchants, issuers, and shoppers together in an experience where everybody wins. This is 3-D Secure done right.

Take advantage of our expertise.