



Check-in to New Secure Authentication Regulations to Ensure Customers Don't Checkout

EMV 3-D Secure is coming!



E-commerce is up



80% of European citizens use their mobile devices for making purchases¹

But this comes with challenges...



High cart abandonment

20 - 25% of online purchases in Europe are abandoned before completion²



Fraud

75% of fraud is via online payments³



False card declines

97% vs. 85% is the gap between physical and digital approval rates in Europe⁴

And these affect your...



Growth



Retention



Profit



Security



September 2019

EMV 3-D Secure

The next generation authentication solution



Are you ready?)))

75%

of European online merchants are unaware of the new regulation⁵

86%

of European online merchants do not currently support SCA⁵

(Mastercard non-representative European survey⁵)

Don't get caught off-guard. Check-in now!

Mastercard® Identity Check™ Solution



helping retailers deliver a more seamless online payment experience by minimising disruption and unnecessary friction at the checkout.



Plug-in-play biometric



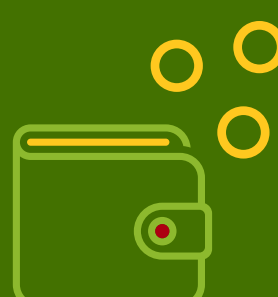
Dynamic password



Two-factor authentication



Allows 10x more data to be exchanged



Supports additional use cases (card on file, wallets, tokenization)

¹ Online-representative European Mobile Commerce Study across 12 markets- conducted by Innofact, November 2018

² Digitas LBi. Digital. Connected commerce survey 2017

³ Euromonitor, FICO, 2016

⁴ Mastercard, January through November 2017 data, across all card types

⁵ Mastercard non-representative European survey conducted September to November 2018 across 17 European countries, surveying 327 online merchants