

May 2014

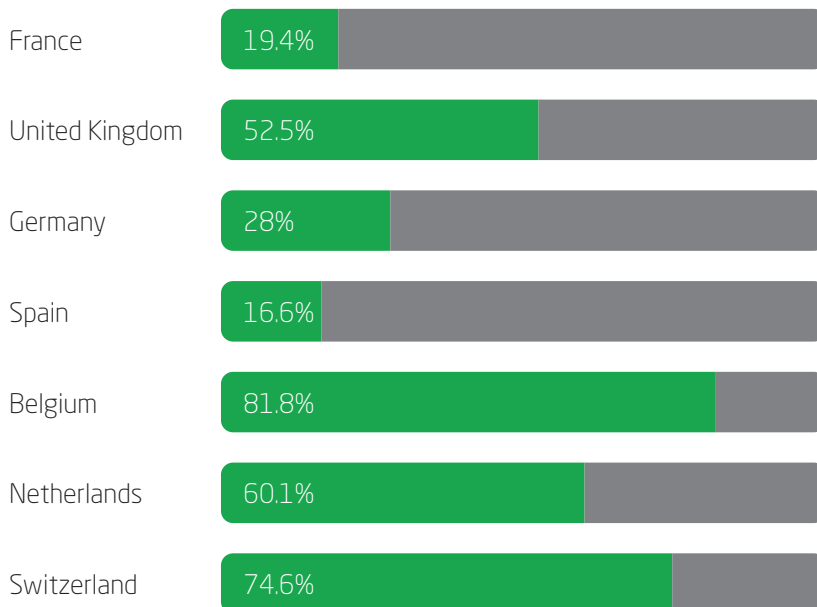
3-D Secure landscape in Europe

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3-D SECURE DEPLOYMENT

Percentage of e-commerce card payments processed with a 3-D Secure authentication. The study is based on all merchants using the Ogone e-Commerce solution.

Source : Ogone merchants

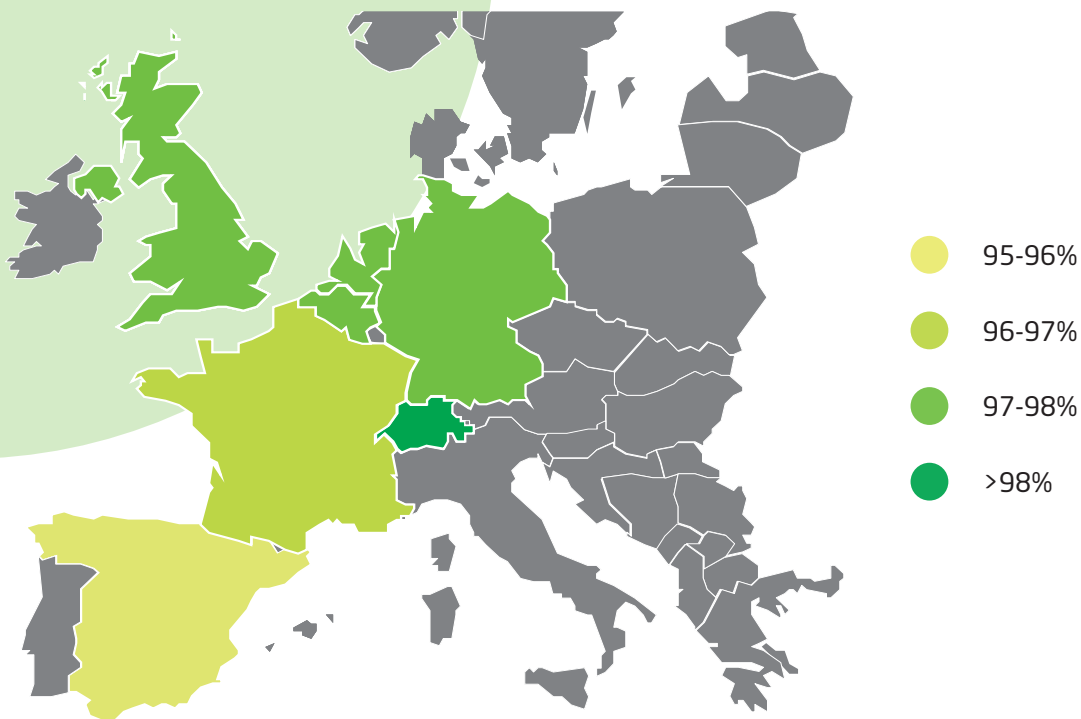


- 3-D Secure transactions**
The cardholder successfully completed the authentication process on the webshop
- Non 3-D Secure transactions**
The cardholder did not confirm his identity via the authentication process

AUTHENTICATION SUCCESS

Percentage of successful authentications on 3-D Secure transactions by country.

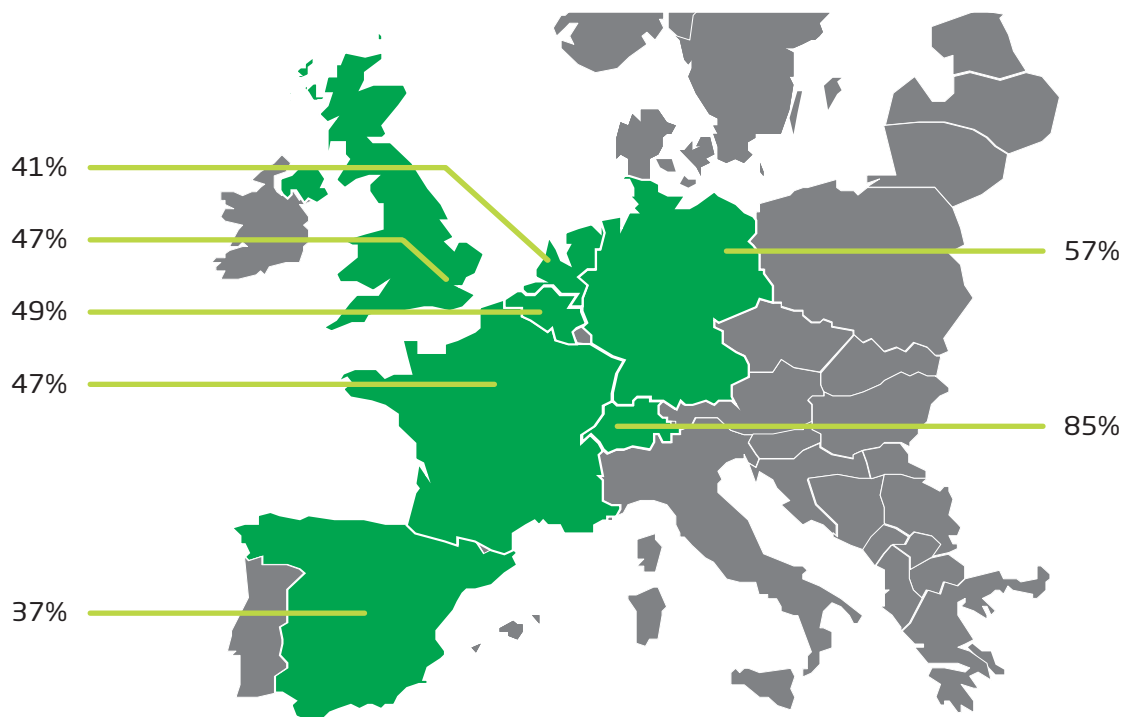
Source : Ogone merchants



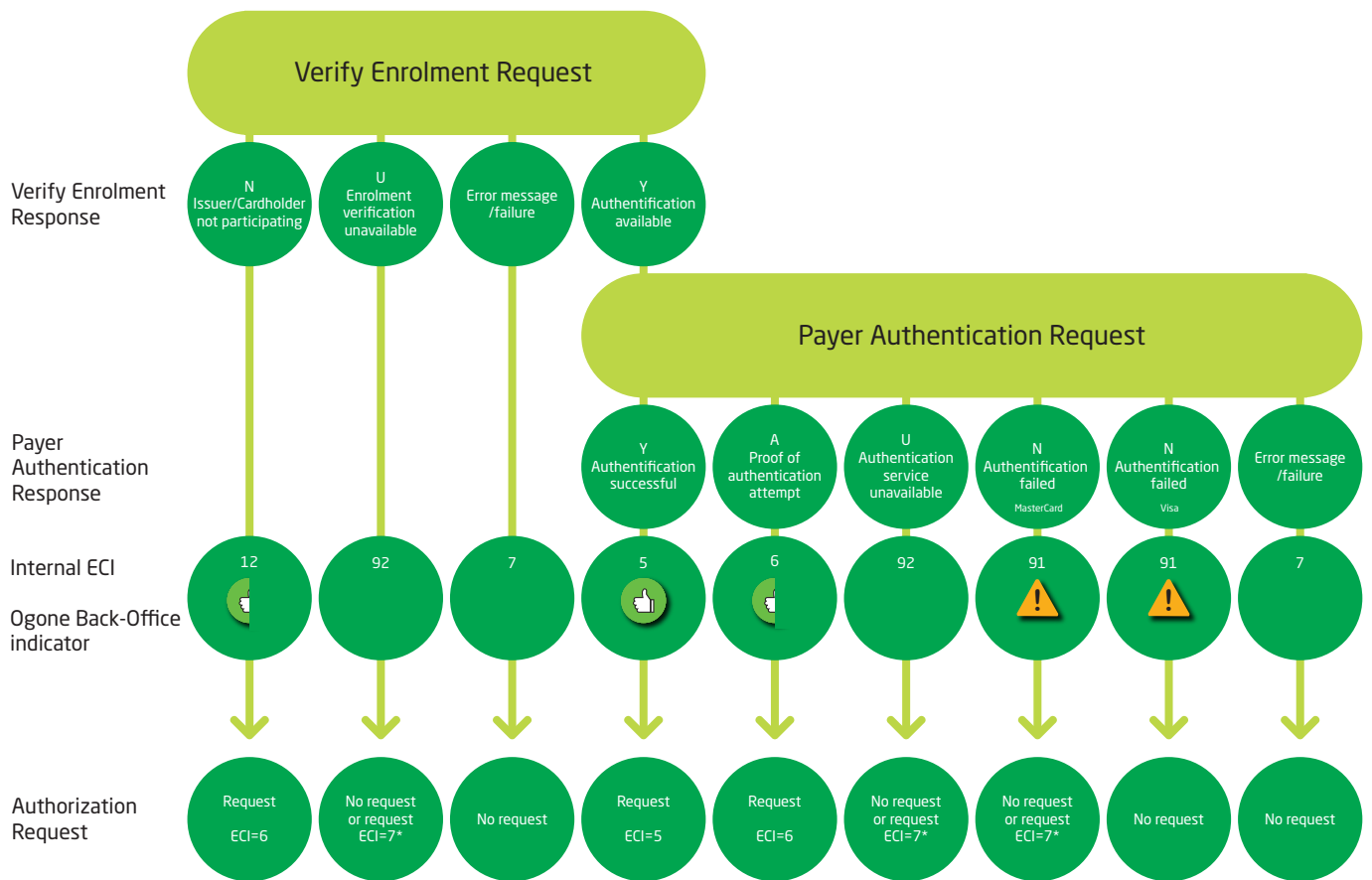
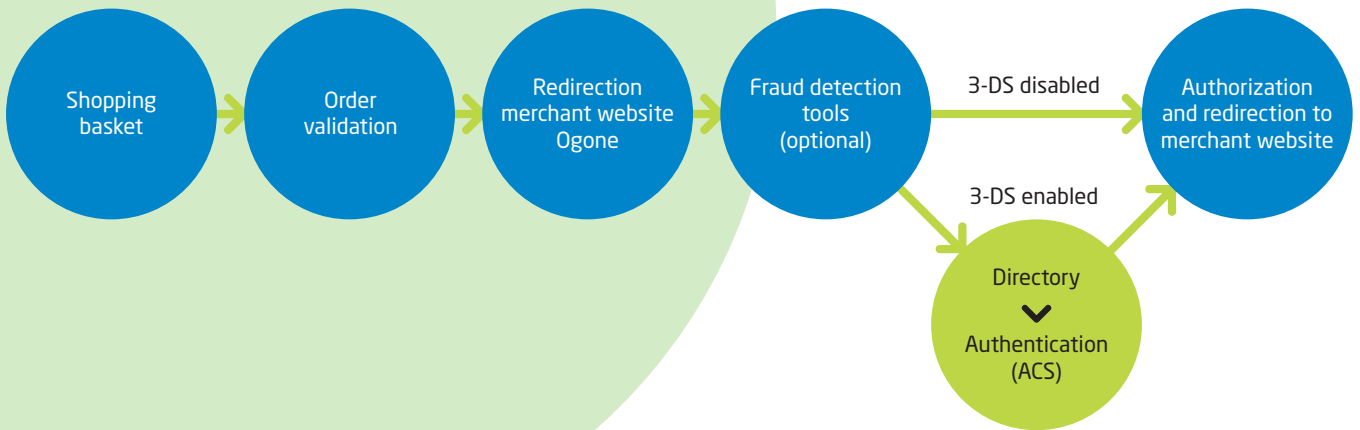
3-D SECURE DEPLOYMENT FOR MECHANTS

Percentage of online merchants having a 3-D Secure acquiring contract (standard or flexible).

Source : Ogone merchants



3-D SECURE AUTHENTICATION PROTOCOL



* The merchant has the ability to continue/interrupt the transaction using the Fraud Detection Module parameters

- ECI=5 Liability shift occurs
- ECI=6 Liability shift occurs
- ECI=7 No liability shift

METHODOLOGY

Sample : 50.000 merchants, representing 10.567.005 transactions.

Observation period : 15 March 2014 - 31 March 2014.

FLEX 3DS

Different levels of adoption and successful operation of 3-D Secure across Europe make necessary a flexible approach to authentication. Ogone therefore offers merchants the opportunity to use 3-D Secure in a selective manner. Online retailers are able to activate or de-activate 3-D Secure authentication, depending on factors such as issuing country of the card used, the purchase amount, the channel, or the risk associated with the transaction. When combined with Ogone's advanced fraud prevention solutions the Flex3DS feature delivers real added value. For low risk transactions, the avoidance of 3-D Secure authentication will lead to an increased number of conversions. In the case of suspicious transactions, mandatory authentication will help merchants reduce fraud. Ogone's Flex3DS solution can be implemented on a specific country by country basis.

In order to use the Flex3DS, online merchants need the acquirer approval.

For more information regarding our fraud prevention solutions, please visit www.ogone.com/fraud or directly contact your account manager at Ogone.

Learn more

Learn more about Ogone's fraud prevention solutions, videos and case studies on ogone.com/fraud

Or call us at

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Ogone, an Ingenico company, is a leading global online payment service provider. More than 50,000 businesses in over 70 countries use Ogone to manage and secure their online and mobile payments, help prevent fraud and drive their business.