

Chargeback Liability Shift with 3DS



Merchant Benefits

In 3DS 2.0 and later versions, the issuer will become liable for any fraudulent transactions authorized under the protocol.

👉 Merchants are:

- Not attacked by fraudulent transactions
- Not required pay for chargebacks
- Not required to deal with chargeback processes



Without 3DS

Without 3DS 2.0 and later versions' support, merchants are at the risk of fraud.

👉 Merchants have to:

- Be unprotected from E-Commerce fraud
- Pay for fraudulent chargebacks
- Deal with time-consuming chargeback disputes

