

Global 3D Secure Payment Authentication Market Size Study, by Component (Access Control Server, Merchant Plug-in, Others), by Application (Banks, Merchants & Payment Gateway) and Regional Forecasts 2022-2032

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Abstracts

The Global 3D Secure Payment Authentication market was valued at approximately USD 1.24 billion in 2023 and is projected to grow at a robust CAGR of 12.7% over the forecast period from 2024 to 2032. This growth is primarily driven by the increasing prevalence of Card-Not-Present (CNP) fraud and the rising adoption of online and e-commerce shopping among consumers. The advancements in 3D secure (3DS) payment authentication technology are further enhancing the customer experience, thereby propelling the market growth. The implementation of robust authentication solutions is becoming paramount as cyber threats continue to evolve and become more sophisticated, creating a highly competitive market landscape. Furthermore, the integration of advanced technologies such as Machine Learning (ML) and Artificial Intelligence (AI) has emerged as a key trend. These technologies strengthen the security of online transactions by continuously assessing and examining user behavior and transaction data in real-time. The combination of 3D secure solutions with AI and ML systems allows for the adaptation to evolving fraud tactics, promptly identifying irregularities and potential security risks.

The global market is also experiencing growth due to the advancement of biometric authentication techniques such as fingerprint recognition, facial recognition, and iris scanning. These methods enhance the security of online transactions by confirming distinctive physical characteristics, thereby simultaneously improving both security measures and user convenience. This trend is expected to have a substantial impact on the security environment and user interactions, driving the rapid adoption of biometric

authentication technology in 3D secure payment authentication solutions. However, the market faces challenges such as the high implementation costs associated with 3D secure payment authentication. Merchants can anticipate transaction-related fees when utilizing these solutions. However, as the market continues to evolve, finding cost-effective and scalable solutions will be crucial to overcoming these high initial costs, thereby fostering wider adoption across various industries and industry verticals.

The key regions considered for the Global 3D Secure Payment Authentication Market study include North America, Europe, Asia Pacific, Latin America, and the Middle East and Africa. North America accounted for a significant market share in 2023. This is due to the region's strong regulatory framework, technological innovation, and increasing consumer demand for secure online transactions. North America, particularly the United States, was an early adopter of 3D Secure technology, which has been instrumental in its widespread implementation across various sectors. Regulatory bodies in North America, such as the Payment Card Industry Data Security Standard (PCI DSS), have encouraged the adoption of secure payment technologies like 3D Secure to enhance transaction security and reduce fraud. The increasing prevalence of online shopping and digital payments further drives the growth of 3D Secure technology adoption in North America. The Asia-Pacific region is projected to experience the highest growth rate during the forecast period 2024-2032.

Major market players included in this report are:

GPayments Pty Ltd.
Broadcom Inc.
Mastercard Inc.
RSA Security LLC
Modirum
Visa Inc.
Bluefin Payment Systems LLC
DECTA Ltd.
American Express Company
JCB Co., Ltd
AsiaPay Technology
Worldline
Total System Services LLC
Dragos Inc.
Bankrate, LLC

The detailed segments and sub-segments of the market are explained below:

By Component:

Access Control Server
Merchant Plug-in
Others

By Application:

Banks
Merchants & Payment Gateway

By Region:

North America
U.S.
Canada

Europe

UK
Germany
France
Spain
Italy
ROE

Asia Pacific

China
India
Japan
Australia
South Korea
RoAPAC

Latin America

Brazil
Mexico

Middle East & Africa

Saudi Arabia
South Africa
RoMEA

Years considered for the study are as follows:

Historical year – 2022

Base year – 2023

Forecast period – 2024 to 2032

Key Takeaways:

Market Estimates & Forecast for 10 years from 2022 to 2032.

Annualized revenues and regional level analysis for each market segment.

Detailed analysis of geographical landscape with Country level analysis of major regions.

Competitive landscape with information on major players in the market.

Analysis of key business strategies and recommendations on future market approach.

Analysis of competitive structure of the market.

Demand side and supply side analysis of the market.

Contents

CHAPTER 1. GLOBAL 3D SECURE PAYMENT AUTHENTICATION MARKET EXECUTIVE SUMMARY

- 1.1. Global 3D Secure Payment Authentication Market Size & Forecast (2022-2032)
- 1.2. Regional Summary
- 1.3. Segmental Summary
 - 1.3.1. By Component
 - 1.3.2. By Application
- 1.4. Key Trends
- 1.5. Recession Impact
- 1.6. Analyst Recommendation & Conclusion

CHAPTER 2. GLOBAL 3D SECURE PAYMENT AUTHENTICATION MARKET DEFINITION AND RESEARCH ASSUMPTIONS

- 2.1. Research Objective
- 2.2. Market Definition
- 2.3. Research Assumptions
 - 2.3.1. Inclusion & Exclusion
 - 2.3.2. Limitations
 - 2.3.3. Supply Side Analysis
 - 2.3.3.1. Availability
 - 2.3.3.2. Infrastructure
 - 2.3.3.3. Regulatory Environment
 - 2.3.3.4. Market Competition
 - 2.3.3.5. Economic Viability (Consumer's Perspective)
 - 2.3.4. Demand Side Analysis
 - 2.3.4.1. Regulatory frameworks
 - 2.3.4.2. Technological Advancements
 - 2.3.4.3. Environmental Considerations
 - 2.3.4.4. Consumer Awareness & Acceptance
- 2.4. Estimation Methodology
- 2.5. Years Considered for the Study
- 2.6. Currency Conversion Rates

CHAPTER 3. GLOBAL 3D SECURE PAYMENT AUTHENTICATION MARKET DYNAMICS

3.1. Market Drivers

- 3.1.1. Increasing Card-Not-Present (CNP) frauds
- 3.1.2. Growing online and e-commerce shopping
- 3.1.3. Advancements in 3D secure (3DS) payment authentication technology

3.2. Market Challenges

- 3.2.1. High implementation costs
- 3.2.2. Integration with legacy systems

3.3. Market Opportunities

- 3.3.1. Integration of AI and ML technologies
- 3.3.2. Advancements in biometric authentication

CHAPTER 4. GLOBAL 3D SECURE PAYMENT AUTHENTICATION MARKET INDUSTRY ANALYSIS

4.1. Porter's 5 Force Model

- 4.1.1. Bargaining Power of Suppliers
- 4.1.2. Bargaining Power of Buyers
- 4.1.3. Threat of New Entrants
- 4.1.4. Threat of Substitutes
- 4.1.5. Competitive Rivalry
- 4.1.6. Futuristic Approach to Porter's 5 Force Model
- 4.1.7. Porter's 5 Force Impact Analysis

4.2. PESTEL Analysis

- 4.2.1. Political
- 4.2.2. Economical
- 4.2.3. Social
- 4.2.4. Technological
- 4.2.5. Environmental
- 4.2.6. Legal

4.3. Top investment opportunity

4.4. Top winning strategies

4.5. Disruptive Trends

4.6. Industry Expert Perspective

4.7. Analyst Recommendation & Conclusion

CHAPTER 5. GLOBAL 3D SECURE PAYMENT AUTHENTICATION MARKET SIZE & FORECASTS BY COMPONENT 2022-2032

5.1. Segment Dashboard

5.2. Global 3D Secure Payment Authentication Market: Component Revenue Trend Analysis, 2022 & 2032 (USD Billion)

5.2.1. Access Control Server

5.2.2. Merchant Plug-in

5.2.3. Others

CHAPTER 6. GLOBAL 3D SECURE PAYMENT AUTHENTICATION MARKET SIZE & FORECASTS BY APPLICATION 2022-2032

6.1. Segment Dashboard

6.2. Global 3D Secure Payment Authentication Market: Application Revenue Trend Analysis, 2022 & 2032 (USD Billion)

6.2.1. Banks

6.2.2. Merchants & Payment Gateway

CHAPTER 7. GLOBAL 3D SECURE PAYMENT AUTHENTICATION MARKET SIZE & FORECASTS BY REGION 2022-2032

7.1. North America 3D Secure Payment Authentication Market

7.1.1. U.S. 3D Secure Payment Authentication Market

7.1.1.1. By Component, 2022-2032 (USD Billion)

7.1.1.2. By Application, 2022-2032 (USD Billion)

7.1.2. Canada 3D Secure Payment Authentication Market

7.1.2.1. By Component, 2022-2032 (USD Billion)

7.1.2.2. By Application, 2022-2032 (USD Billion)

7.2. Europe 3D Secure Payment Authentication Market

7.2.1. Germany 3D Secure Payment Authentication Market

7.2.2. UK 3D Secure Payment Authentication Market

7.2.3. France 3D Secure Payment Authentication Market

7.2.4. Italy 3D Secure Payment Authentication Market

7.2.5. Spain 3D Secure Payment Authentication Market

7.2.6. Rest of Europe 3D Secure Payment Authentication Market

7.3. Asia-Pacific 3D Secure Payment Authentication Market

7.3.1. China 3D Secure Payment Authentication Market

7.3.2. India 3D Secure Payment Authentication Market

7.3.3. Japan 3D Secure Payment Authentication Market

7.3.4. South Korea 3D Secure Payment Authentication Market

7.3.5. Australia 3D Secure Payment Authentication Market

- 7.3.6. Rest of Asia-Pacific 3D Secure Payment Authentication Market
- 7.4. Latin America 3D Secure Payment Authentication Market
 - 7.4.1. Brazil 3D Secure Payment Authentication Market
 - 7.4.2. Mexico 3D Secure Payment Authentication Market
 - 7.4.3. Rest of Latin America 3D Secure Payment Authentication Market
- 7.5. Middle East & Africa 3D Secure Payment Authentication Market
 - 7.5.1. Saudi Arabia 3D Secure Payment Authentication Market
 - 7.5.2. South Africa 3D Secure Payment Authentication Market
 - 7.5.3. Rest of MEA 3D Secure Payment Authentication Market

CHAPTER 8. COMPETITIVE INTELLIGENCE

- 8.1. Key Company SWOT Analysis
 - 8.1.1. Company
 - 8.1.2. Company
 - 8.1.3. Company
- 8.2. Top Market Strategies
- 8.3. Company Profiles
 - 8.3.1. RSA Security LLC
 - 8.3.1.1. Key Information
 - 8.3.1.2. Overview
 - 8.3.1.3. Financial (Subject to Data Availability)
 - 8.3.1.4. Product Summary
 - 8.3.1.5. Market Strategies
 - 8.3.2. Modirum
 - 8.3.3. Visa Inc.
 - 8.3.4. Bluefin Payment Systems LLC
 - 8.3.5. DECTA Ltd.
 - 8.3.6. American Express Company
 - 8.3.7. JCB Co., Ltd
 - 8.3.8. AsiaPay Technology
 - 8.3.9. Worldline
 - 8.3.10. Total System Services LLC
 - 8.3.11. Dragos Inc.
 - 8.3.12. Bankrate, LLC
 - 8.3.13. GPayments Pty Ltd.
 - 8.3.14. Broadcom Inc.
 - 8.3.15. Mastercard Inc.

CHAPTER 9. RESEARCH PROCESS

9.1. Research Process

9.1.1. Data Mining

9.1.2. Analysis

9.1.3. Market Estimation

9.1.4. Validation

9.1.5. Publishing

9.2. Research Attributes

List Of Tables

LIST OF TABLES

- TABLE 1. Global 3D Secure Payment Authentication market, report scope
- TABLE 2. Global 3D Secure Payment Authentication market estimates & forecasts by Region 2022-2032 (USD Billion)
- TABLE 3. Global 3D Secure Payment Authentication market estimates & forecasts by Component 2022-2032 (USD Billion)
- TABLE 4. Global 3D Secure Payment Authentication market estimates & forecasts by Application 2022-2032 (USD Billion)
- TABLE 5. Global 3D Secure Payment Authentication market estimates & forecasts by Region, 2022-2032 (USD Billion)
- TABLE 6. North America 3D Secure Payment Authentication market estimates & forecasts, 2022-2032 (USD Billion)
- TABLE 7. U.S. 3D Secure Payment Authentication market estimates & forecasts, 2022-2032 (USD Billion)
- TABLE 8. U.S. 3D Secure Payment Authentication market estimates & forecasts by Component, 2022-2032 (USD Billion)
- TABLE 9. U.S. 3D Secure Payment Authentication market estimates & forecasts by Application, 2022-2032 (USD Billion)
- TABLE 10. Canada 3D Secure Payment Authentication market estimates & forecasts, 2022-2032 (USD Billion)
- TABLE 11. Canada 3D Secure Payment Authentication market estimates & forecasts by Component, 2022-2032 (USD Billion)
- TABLE 12. Canada 3D Secure Payment Authentication market estimates & forecasts by Application, 2022-2032 (USD Billion)
- TABLE 13. Europe 3D Secure Payment Authentication market estimates & forecasts, 2022-2032 (USD Billion)
- TABLE 14. Germany 3D Secure Payment Authentication market estimates & forecasts, 2022-2032 (USD Billion)
- TABLE 15. Germany 3D Secure Payment Authentication market estimates & forecasts by Component, 2022-2032 (USD Billion)
- TABLE 16. Germany 3D Secure Payment Authentication market estimates & forecasts by Application, 2022-2032 (USD Billion)
- TABLE 17. UK 3D Secure Payment Authentication market estimates & forecasts, 2022-2032 (USD Billion)

...

This list is not complete, final report does contain more than 100 tables. The list may be

updated in the final deliverable.

List Of Figures

LIST OF FIGURES

- FIG 1. Global 3D Secure Payment Authentication market, research methodology
- FIG 2. Global 3D Secure Payment Authentication market, market estimation techniques
- FIG 3. Global market size estimates & forecast methods
- FIG 4. Global 3D Secure Payment Authentication market, key trends 2023
- FIG 5. Global 3D Secure Payment Authentication market, growth prospects 2022-2032
- FIG 6. Global 3D Secure Payment Authentication market, porters 5 force model
- FIG 7. Global 3D Secure Payment Authentication market, PESTEL analysis
- FIG 8. Global 3D Secure Payment Authentication market, value chain analysis
- FIG 9. Global 3D Secure Payment Authentication market by Component, 2022 & 2032 (USD Billion)
- FIG 10. Global 3D Secure Payment Authentication market by Application, 2022 & 2032 (USD Billion)
- FIG 11. Global 3D Secure Payment Authentication market by Region, 2022 & 2032 (USD Billion)
- FIG 12. North America 3D Secure Payment Authentication market 2022 & 2032 (USD Billion)
- FIG 13. Europe 3D Secure Payment Authentication market 2022 & 2032 (USD Billion)
- FIG 14. Asia-Pacific 3D Secure Payment Authentication market 2022 & 2032 (USD Billion)
- FIG 15. Latin America 3D Secure Payment Authentication market 2022 & 2032 (USD Billion)
- FIG 16. Middle East & Africa 3D Secure Payment Authentication market 2022 & 2032 (USD Billion)
- FIG 17. Global 3D Secure Payment Authentication market, company market share analysis (2023)

...

This list is not complete, final report does contain more than 50 figures. The list may be updated in the final deliverable.

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