

# **3D Secure Payment Authentication Market Size, Share & Trends Analysis Report By Component (Merchant Plug-in, Access Control Server), By Application (Merchants & Payment Gateway, Banks), And Segment Forecasts, 2022 - 2030**

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## **Abstracts**

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### **3D Secure Payment Authentication Market Growth & Trends**

The global 3D secure payment authentication market size is expected to reach USD 2.76 billion by 2030, growing at a CAGR of 12.2% from 2022 to 2030, according to a new study conducted by Grand View Research, Inc. The rising demand for e-commerce has augmented the use of Card Not Present (CNP) transactions. As a result of such an increase in CNP transactions, the growth in CNP fraud transactions has been observed over the past few years. For instance, according to an end-to-end transaction guarantee platform for online purchases named Vesta, the overall percent of global transactions its system identified as potential fraud ranged between 10 to 13%, with an average value for each fraudulent transaction ranging from USD 126 to USD 155.

Thus, such frauds are creating demand for 3D secure payment authentication solutions across the globe. The benefits offered by 3D secure payment authentication, include liability shift, which shifts liability for fraud-related chargebacks from the merchant to the card issuer protecting the merchants. As a result of such a benefit, it is expected to fuel the growth of the industry over the forecast period. Furthermore, 3D secure payment authentication allows users to choose any medium, including mobile, desktop, or tablet for processing online purchase transactions without compromising on security, which bodes well with the growth of the industry. Furthermore, the increasing partnerships

between the banks and 3D secure payment authentication solution providers are expected to drive the industry.

For instance, in May 2022, a device identity and authentication solutions provider, ENTERSEKT, announced its partnership with Capitec Bank, a retail banking company. This partnership was aimed at implementing ENTERSEKT EMV 3D Secure solution to enhance the security of e-commerce payments and reduce friction for cardholders. The global pandemic has been favorable to industry growth. Nationwide lockdowns and social distancing regulations fueled e-commerce and online shopping, which eventually led to the increased use of CNP and other online payment methods. As a result of increased online CNP frauds during the pandemic, the demand for 3D secure payment authentication was fueled by e-commerce and other merchants to prevent fraud.

### 3D Secure Payment Authentication Market Report Highlights

The merchant plug-in segment dominated the industry in 2021 owing to its functionality of facilitating 3D secure verifications to assist in preventing credit card fraud

The banks application segment dominated the industry in 2021

This can be attributed to the rising collaborations and partnerships between banks and 3D secure payment authentication solution providers

The North America region led the industry in 2021 and will remain dominant throughout the forecast period due to the increasing CNP frauds across the region

However, the Asia Pacific region is estimated to register the fastest CAGR from 2022 to 2030

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