



Media release
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Netcetera & Mastercard launch 3DS testing platform for retailers

Netcetera is Mastercard's exclusive 3-D Secure testing partner to help retailers and other businesses ensure they are ready to comply with PSD2. Mastercard and Netcetera, the market leader for 3DS and EMVCo associate, are supporting merchants to improve their transactions and conversion rates. This is the first time that merchants are able to run tests in their live online shops.

Improving the conversion rate in e-commerce checkouts is a top priority for every merchant. With increasing numbers in online payments, consumers demand fast and easy, yet secure services. In Europe, the Payment Services Directive 2 (PSD2) protects consumers from unauthorized online payments with their credit or debit card. The hard enforcement of the PSD2 Strong Customer Authentication (SCA) requirements begins on 31 December 2020 in most EEA countries. Furthermore, the Mastercard Identity Check program mandates that the error rates from 3DS 2.x authentications are below 1%.

Mastercard partnered with Netcetera to help merchants become ready for EMV® 3DS 2.x requirements and the Mastercard Identity Check program. The test program runs on the Netcetera 3DS Access Control Server (ACS) that is certified to the latest 3DS 2.2 standard. Merchants are able to test different transactions in the live system, directly in their online shop, with test cards from Mastercard. There are 19 different test cases including frictionless flows, challenge flows through different channels, or exemptions from SCA. With these tests, they can detect if their 3DS implementation complies with the EMV and Mastercard requirements. They can easily detect the reasons for errors and eliminate them where possible to improve the approved transaction rate.

Christopher Omloo, responsible for the Secure Digital Payment Business Development at Netcetera, says: "As an early adopter, our 3DS product portfolio is always among the first to comply with the latest 3DS protocols. Therefore, we are very happy to team up with Mastercard to further improve the quality of payment transactions for merchants."

Michael Sass, Vice President Product Management Security Solutions at Mastercard adds: "It is critical that retailers and other businesses prepare now to be able to continue offering their customers the best shopping experience once the new regulatory requirements have become effective at the end of the year. This testing platform is a significant step in helping them prepare in the most efficient way."

Note:

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

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About Netcetera

Netcetera supports its customers worldwide with cutting-edge services, products and custom software. As market leader in 3-D Secure in the DACH region, the software company offers innovative digital payment solutions with a strong focus on convenience, security and mobile use. More than 2,000 banking institutions and issuers, and 60 thousand merchants rely on its high-quality, scheme certified products for 3-D Secure, mobile contactless payment, digital wallets, risk-based and convenient authentication or digital banking apps for optimized banking.

With headquarters in Switzerland, Netcetera employs 600 experts in Europe, Asia and the UAE. The company operates 24/7 PCI-certified digital payment services covering all major card networks and serves over 30 million cards.

More information: netcetera.com

About Mastercard (NYSE: MA), www.mastercard.com Mastercard is a global technology company in the payments industry. Our mission is to connect and power an inclusive, digital economy that benefits everyone, everywhere by making transactions safe, simple, smart and accessible. Using secure data and networks, partnerships and passion, our innovations and solutions help individuals, financial institutions, governments and businesses realize their greatest potential. Our decency quotient, or DQ, drives our culture and everything we do inside and outside of our company. With connections across more than 210 countries and territories, we are building a sustainable world that unlocks priceless possibilities for all.

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