Overview

> Accept a payment

> About Stripe payments

Upgrade your integration

**START AN INTEGRATION**

> Payment Links

> Checkout

> Web Elements

> Mobile Elements

**PAYMENT SCENARIOS**

⌄ **During the payment**

Email receipts

Collect addresses

Charge shipping

Collect taxes on your payments

⌄ 3D Secure authentication

Authenticate with 3D Secure natively

SCA Exemptions

🇺🇸 United States

💬 English (United States)

# 3D Secure authentication

## Reduce fraud and meet regulatory requirements through 3D Secure (3DS) authentication.

3D Secure (3DS) is an authentication method that provides an additional layer of authentication for credit card transactions, protecting against fraudulent actors. 3DS asks your customers to verify their identity with the card issuer during payment. In most scenarios, you direct your customer to a verification page on their bank's site where they type in a password linked to the card or a code sent to their phone. Customers might recognize this method through the card networks' brand names, like Visa Secure and Mastercard Identity Check.

The Strong Customer Authentication regulation, as part of PSD2 in Europe and similar regulations in the UK, India and Australia, might require using 3DS for card payments. 3DS is optional in other regions but you can still use it as a tool to reduce fraud.

**Authenticate with 3D Secure natively**

Integrate 3D Secure (3DS) into your checkout flow.

**SCA Exemptions**

Use SCA exemptions and Data Only to reduce cardholder friction on eligible transactions.

**Standalone 3D Secure**

Run 3D Secure on Stripe while processing the subsequent payment on a third-party gateway.

**Import 3D Secure results**

Process payments when 3D Secure (3DS) runs outside of Stripe.

**Payment authentication reporting**

Learn how 3D Secure (3DS) authentication impacts your