

3D-Secure E-Commerce Ireland

It has come to our notice that Irish Merchant Credit card account Providers and WorldPay are no longer honouring charge backs on e-commerce transactions that are not 3D-Secure.

3D-Secure is the equivalent of Chip and Pin for online traders. It requires the shopper to register with their bank to use their card online.

This will eliminate a huge amount of online fraud where all the fraudster needs is the name address, ccv number and card number to commit a fraud. This is now eliminated with the use of 3D-Secure.

Realex payments offer this service to Irish Banks and we can upgrade your payments system to handle this.

WorldPay also offer this as an option to the shopper, but they can choose not to partake of this. Evidentially the fraudsters never choose to partake in 3D-Secure transactions.

High street stores have seen the almost complete disappearance of credit card fraud because of the introduction of Chip and Pin and let us hope the same is the case on the Internet.

We therefore strongly recommend that all our e-commerce installations move to 3D-Secure to reduce the risk of fraud.