

# 3D VERIFY

PROTECT AGAINST FRIENDLY FRAUD  
AND REDUCE CHARGEBACKS

3D Verify adds an additional layer of security at checkout. It protects merchants from friendly fraud and reduces chargebacks by shifting the liability back onto the issuing bank.

## WHAT IS FRIENDLY FRAUD?

Friendly fraud occurs when a customer disputes a legitimate credit card charge, then the bank issues a chargeback. Sometimes the situation is an honest misunderstanding, while other instances are malicious. Friendly fraud can account for 40% to 80% of all fraud losses.

## BENEFITS:

- + Eliminates false declines
- + Frictionless checkout experience
- + Shifts liability to card issuers
- + PSD2 compliant 3D Secure solution

**28M**  
3D VERIFY TRANSACTIONS

Source: sticky.io Insights

**3D Verify reduces chargebacks on first rebills, when more than 85% of disputes occur.**

