

3D Secure Payment Authentication Market to Exceed USD 5.09 Billion by 2035 Driven by Digital Payment and Security Needs

Rising online transactions and cybersecurity concerns are fueling the rapid growth of the 3D secure payment authentication market globally.

NEWARK, DE, UNITED STATES, June 5, 2025 /EINPresswire.com/ -- The global [3D secure payment authentication market](#) is on a trajectory of robust growth, driven by the escalating volume of online transactions and the critical need for secure digital payment frameworks. As e-commerce continues to expand across sectors, the adoption

of 3D Secure protocols has become indispensable in reducing fraud and enhancing consumer trust in card-not-present (CNP) transactions. According to current projections, the market is expected to exceed USD 5.09 billion by 2035, fueled by the rise in mobile commerce, digital wallets, and cross-border online payments. Businesses, banks, and payment service providers

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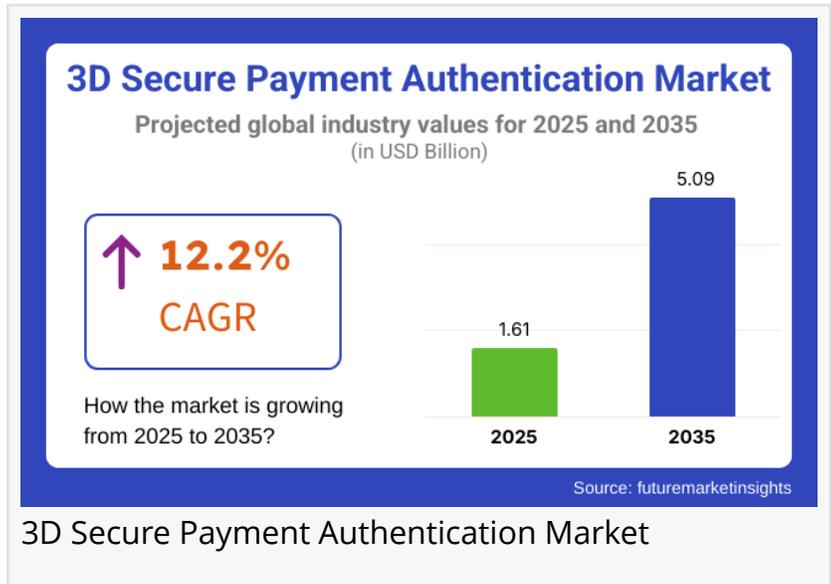
As digital payments grow, secure authentication becomes essential—making 3D secure solutions a cornerstone of online transaction protection.”

Sudip Saha

are integrating advanced 3DS protocols to comply with global regulatory mandates such as PSD2’s Strong Customer Authentication (SCA) in Europe, while simultaneously providing a frictionless checkout experience for consumers.

The demand for 3DS payment authentication is also being driven by evolving customer expectations for seamless yet secure digital transactions. As fraudsters continue to target online retail, travel, banking, and digital entertainment

platforms, merchants are turning to next-generation 3DS 2.0 and 2.2 protocols to deploy risk-based authentication, device fingerprinting, biometric validation, and real-time transaction risk analysis. These advanced systems not only mitigate fraud but also significantly reduce cart abandonment rates, which are often triggered by outdated or intrusive authentication



processes. The move from static password-based verification to behavioral analytics and biometric checks is transforming the customer experience and strengthening consumer trust, positioning 3D Secure authentication as a cornerstone in the global digital payments infrastructure.

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Key Takeaways for the 3D Secure Payment Authentication Market

The 3D Secure payment authentication market is evolving into a critical enabler of secure digital commerce. With the rising frequency and sophistication of cyberattacks, merchants and issuers are prioritizing investment in multi-layered authentication technologies. The shift to 3DS 2.x protocols is creating opportunities to improve conversion rates by allowing merchants to share contextual data with issuers, enabling smarter risk assessment. Furthermore, regulatory mandates such as the European Union's PSD2 have made 3DS compliance not only a best practice but also a legal requirement in many jurisdictions. As consumer data privacy becomes a top concern, organizations are leveraging 3D Secure to deliver secure, regulation-compliant, and user-centric transaction experiences across global markets.

Emerging Trends in the Global Market

The 3D Secure payment authentication market is witnessing several transformative trends. One of the most prominent is the rise of biometric authentication within the 3DS ecosystem, enabling facial recognition, fingerprint scans, and voice recognition for seamless identity verification. Artificial intelligence and machine learning are increasingly being integrated into authentication systems to facilitate adaptive and intelligent fraud prevention based on behavioral patterns. The proliferation of embedded finance and fintech solutions is also accelerating the demand for real-time, API-based authentication services that can be customized for industry-specific needs. Additionally, tokenization and decentralized identity management are emerging as complementary trends to enhance both security and privacy in payment processing, reinforcing the position of 3D Secure as a dynamic part of modern digital infrastructure.

Significant Developments in the Global Sector: Trends and Opportunities in the Market

Significant advancements in global digital payment infrastructure are opening up vast opportunities in the 3DS authentication space. With the growth of omnichannel commerce, there is increasing pressure on merchants and financial institutions to provide consistent authentication experiences across devices and platforms. This shift is leading to the adoption of cloud-native 3DS platforms capable of real-time data exchange between merchants, acquirers, and card issuers. The growing importance of mobile-first economies, particularly in Asia-Pacific and Africa, is further accelerating the demand for authentication solutions that cater to mobile apps, progressive web applications (PWAs), and contactless payment ecosystems. Moreover, the

expanding gig economy and rise in cross-border e-commerce transactions are pushing for authentication mechanisms that offer global interoperability while maintaining localized compliance and usability.

Recent Developments in the Market

Recent developments in the 3D Secure market indicate a strong pivot toward interoperability, scalability, and advanced analytics. Several payment technology providers have introduced 3DS 2.2 solutions that support decoupled authentication, delegated authentication, and enhanced mobile SDKs to simplify integration with mobile apps. Financial institutions are partnering with fintech firms to co-develop modular authentication APIs that can be embedded in various consumer and enterprise apps. Additionally, the emergence of zero-trust payment models and customer-identity-as-a-service (ClaaS) frameworks is fostering the development of identity-driven transaction workflows. Regulatory agencies in the U.S., Europe, and Asia are also working on updated standards to mandate higher levels of security in digital payments, further reinforcing the relevance of 3DS protocols.

Thorough Market Evaluation: Full Report

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Competition Outlook

The competitive landscape of the 3D Secure payment authentication market is marked by a mix of established payment technology providers, emerging fintech innovators, and cybersecurity firms specializing in fraud prevention and identity verification. Key players are focusing on enhancing their 3DS solutions through AI integration, mobile optimization, and regulatory compliance features. Prominent market participants include Mastercard Inc., Visa Inc., Broadcom Inc. (formerly CA Technologies), RSA Security LLC, FICO, Entrust Corporation, GPayments Pty Ltd, JCB Co., Ltd., Modirum, and CardinalCommerce (a Visa company). These companies are consistently upgrading their product offerings to support dynamic authentication protocols, improve interoperability with global payment gateways, and reduce implementation complexity for merchants and banks alike.

Key Segmentations

The 3D Secure payment authentication market can be segmented based on component, deployment mode, application, and region. By component, the market includes solutions and services, with solutions encompassing authentication software, APIs, and mobile SDKs, while services include consulting, implementation, and support. Deployment modes are categorized into on-premise and cloud-based, with cloud-based solutions gaining rapid traction due to scalability and lower upfront costs. In terms of application, the market spans across banking, financial services, retail and e-commerce, travel and hospitality, telecom, and healthcare, with retail and e-commerce representing the largest user segment due to increasing online fraud

incidents. Geographically, North America and Europe hold the largest market shares due to advanced digital payment infrastructure and strict data protection laws, while Asia-Pacific is anticipated to register the fastest growth owing to the rapid digitalization of economies, high smartphone penetration, and expanding e-commerce ecosystems.

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