The Global 3D Secure 2.0 (3DS 2.0) Payer Authentication Market Is Projected To Grow At A Steady 15.4% CAGR Between 2026 And 2030

3D secure 2.0 payer authentication market to reach $3.39 billion by 2030 at 15.4% CAGR, driven by rising online payment frauds.

The Business Research Company's 2026 market reports incorporate enhanced features, including market attractiveness scoring and analysis, total addressable market evaluation, a company scoring matrix, an interactive Excel data dashboard, refined supply chain analysis, insights on emerging startups, and overviews of key products, all aimed at improving the depth, usability, and strategic relevance of the insights delivered.

What Market Size Is The 3D Secure 2.0 (3DS 2.0) Payer Authentication Market Expected To Reach By 2030?
The 3d secure 2.0 (3ds 2.0) payer authentication market size has grown rapidly in recent years. It will grow from $1.65 billion in 2025 to $1.91 billion in 2026 at a compound annual growth rate (CAGR) of 15.8%. The growth in the historic period can be attributed to increasing growth of e-commerce transactions, rising online payment fraud incidents, expansion of card-not-present transactions, regulatory mandates for strong customer authentication, adoption of digital wallets.

The 3d secure 2.0 (3ds 2.0) payer authentication market size is expected to see rapid growth in the next few years. It will grow to $3.39 billion in 2030 at a compound annual growth rate (CAGR) of 15.4%. The growth in the forecast period can be attributed to increasing investments in real-time fraud analytics, rising adoption of biometric authentication, expansion of cross-border e-commerce payments, growing demand for seamless customer experiences, increased focus on regulatory compliance automation. Major trends in the forecast period include increasing adoption of risk-based authentication models, rising integration with payment gateways, growing use of behavioral analytics, expansion of frictionless checkout experiences, enhanced focus on fraud reduction.

What Factors Are Driving Growth In The 3D Secure 2.0 (3DS 2.0) Payer Authentication Market?
The rising online payment frauds are expected to propel the growth of the 3D secure 2.0 (3DS 2.0) payer authentication market going forward. Online payment fraud is the unauthorized use of payment details to make fraudulent transactions over the internet. The rising online payment frauds are due to increased digital transactions as more users share sensitive payment data across unsecured or unverified platforms. 3D secure 2.0 (3DS 2.0) payer authentication helps address rising online payment fraud by enabling real-time, risk-based identity verification during transactions. It enhances security while providing a seamless user experience, reducing fraud and boosting consumer trust in digital payments. For instance, in May 2025, according to UK Finance, a UK-based government department,

unauthorized fraud losses rose by 2% to approximately $915 million (£722 million), with 3.13 million confirmed cases in 2024, a 14% increase compared to 2023. Therefore, the rising online payment frauds are driving the growth of the 3D secure 2.0 (3DS 2.0) payer authentication market.

Which Companies Should Be Closely Watched In The 3D Secure 2.0 (3DS 2.0) Payer Authentication Market?
The 3d secure 2.0 (3ds 2.0) payer authentication market covered in this report is segmented –

1) By Component: Software, Hardware, Services
2) By Deployment: On-Premises, Cloud-Based
3) By Enterprise Size: Small And Medium Enterprises, Large Enterprises
4) By Application: E-Commerce, Banking, Payment Gateways, Other Applications
5) By End-User: Banking, Financial Services And Insurance (BFSI), Retail, Healthcare, Travel And Hospitality, Other End Users

Subsegments:
1) By Software: Payment Gateway Software, Security And Encryption Software, Terminal Management Software (TMS), Point Of Sale (POS) Operating Systems, Fraud Detection And Risk Management Software, Tokenization Solutions, Digital Wallet Integration
2) By Hardware: Payment Terminals, Personal Identification Number (PIN) Pads, Biometric Devices, Mobile Point Of Sale (POS) Devices, Smart Card Readers, Contactless Or Near Field Communication (NFC) Devices, Embedded Chipsets, Peripheral Devices
3) By Services: Installation And Integration Services, Maintenance And Support Services, Consulting And Training Services, Managed Services, Software-As-A-Service (SaaS), Hardware Leasing Services, Remote Troubleshooting, Compliance And Certification Services

Which Trends Are Having The Greatest Impact On The 3D Secure 2.0 (3DS 2.0) Payer Authentication Market?
Major companies operating in the 3D secure 2.0 (3DS 2.0) payer authentication market are focusing on developing innovative solutions, such as authentication services, to enhance transaction security, improve user experience, and reduce fraud risks. Authentication services refer to systems or processes that verify the identity of a user, device, or system before granting access to a digital resource, transaction, or service. For instance, in February 2023, PayU Payments Private Limited, an India-based online payments solution provider, launched a 3DS 2.0 SDK authentication service for Indian merchants, providing a next-generation, EMVCo-certified solution to streamline online card payments. This service allows businesses to offer customers a seamless, fully native in-app or web checkout with faster, more secure authentication using biometrics and frictionless flows, reducing payment times and cart abandonment.

Which Segments Lead The 3D Secure 2.0 (3DS 2.0) Payer Authentication Market?
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3) By Services: Installation And Integration Services, Maintenance And Support Services, Consulting And Training Services, Managed Services, Software-As-A-Service (SaaS), Hardware Leasing Services, Remote Troubleshooting, Compliance And Certification Services

Explore the Complete 3D Secure 2.0 (3DS 2.0) Payer Authentication Market Report:
https://www.thebusinessresearchcompany.com/report/3d-secure-20-3ds-20-payer-authentication-global-market-report?utm_source=Free PR&utm_medium=Paid&utm_campaign=Jul_PR

Which Regions Contribute The Highest Demand In The 3D Secure 2.0 (3DS 2.0) Payer Authentication Market?
North America was the largest region in the 3D secure 2.0 (3DS 2.0) payer authentication market in 2025. The regions covered in the 3d secure 2.0 (3ds 2.0) payer authentication market report are Asia-Pacific, South East Asia, Western Europe, Eastern Europe, North America, South America, Middle East, Africa.

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