



CBiLink Achieves EMV® 3-D Secure Approval, Strengthening Its Financial Security Capabilities

Advancing Secure Digital Payments with EMV® 3-D Secure

NY, UNITED STATES, September 17, 2026 /EINPresswire.com/ -- [CBiLink](https://www.CBiLink.com) (CBiLink.com) confirmed that its EMV® 3-D Secure (3DS) solution has officially received EMV® 3-D Secure Approval from EMVCo, and that the company is now applying that same authentication expertise to the question the industry is confronting next: how a cardholder is authenticated when an AI agent makes the purchase. The approval marks another important milestone in CBiLink's commitment to delivering trusted, secure, and innovative payment solutions for financial institutions worldwide.

This achievement demonstrates that CBiLink's EMV 3DS solution complies with the rigorous technical and security requirements defined in the EMV® 3-D Secure Protocol and Core Functions Specification, enabling issuers to provide stronger authentication, reduce fraud, and improve the digital payment experience.

What Is EMV® 3-D Secure?

EMV® 3-D Secure (3DS) is the global standard for online cardholder authentication, developed and maintained by EMVCo. It is designed to verify cardholder identity during e-commerce transactions, helping financial institutions reduce payment fraud while providing a seamless and secure customer experience.

Today, EMV 3DS has become the industry standard for securing online credit and debit card payments. By combining advanced authentication, risk-based decisioning, and liability shift mechanisms, EMV 3DS not only strengthens transaction security but also improves authorization rates and minimizes unnecessary customer friction.

As regulatory requirements such as Strong Customer Authentication (SCA) continue to expand across global markets, EMV 3DS has become an essential component of modern payment infrastructure for issuers, acquirers, payment service providers, and merchants.

Officially Approved by EMVCo

As a fintech company dedicated to delivering innovative payment technology solutions, CBiLink invested significant research and development resources to build a robust, standards-compliant EMV 3DS solution.

Following a comprehensive technical assessment, EMVCo officially granted:

EMVCo hereby grants CBiLink's Access Control Server EMV® 3-D Secure Approval, based on the requirements stated in the EMV® 3-D Secure 2.2.0 Specifications.

CBiLink's product has also been included in EMVCo's official list of Approved 3-D Secure Products, further validating its compliance with internationally recognized payment security standards.

This approval represents another significant step forward in CBiLink's ongoing commitment to financial security and trusted payment innovation.

Delivering More Than EMV® 3DS Compliance

For financial institutions, selecting an EMV 3DS solution involves much more than implementing a software product that complies with the EMV 3DS specification. A modern 3DS authentication platform serves as a comprehensive authentication and risk management platform, supporting secure digital banking through:

- Advanced cardholder authentication
- Risk-based and frictionless authentication
- Fraud prevention and transaction risk management
- Operational monitoring and reporting
- Regulatory compliance support
- Scalable APIs and seamless integration with issuer systems

CBiLink's EMV-approved 3DS solution is designed to help issuers strengthen payment security, enhance customer trust, improve transaction approval rates, and support the evolving demands of global digital commerce.

Looking Ahead

CBiLink remains committed to continuous innovation in payment security and digital financial services. Receiving EMV® 3-D Secure Approval is an important milestone in our journey to deliver secure, reliable, and globally compliant payment solutions.

As a 3-D Secure service provider, CBiLink also contributes to the standards on which that security depends. Drawing on its years of experience in the payments industry, the company has submitted comments to EMVCo's review of the draft EMV® Agentic Payments – Framework for

Specifications, proposing a number of refinements to the framework. CBiLink hopes this contribution helps advance the development of industry payment standards for agentic commerce.

We look forward to partnering with more financial institutions around the world to build a safer, smarter, and more connected digital payment ecosystem.

About CBiLink

CBiLink (CBiLink.com) is a financial technology company dedicated to delivering enterprise AI, digital banking, cloud infrastructure, and data solutions for the global financial sector. Designed to meet the stringent regulatory requirements of financial institutions, CBiLink provides high-performance, compliant AI applications across customer service, risk control, workflow automation, data governance, credit analysis, and financial infrastructure modernization.

Through its proprietary technology platforms, including the Fin-ELM framework, CBiLink empowers regional, community, and international financial institutions to lower operational overhead, mitigate systemic risk, and fast-track digital transformation.

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