1. Carbon Dioxide (CO₂) from the atmosphere is absorbed by the ocean.

2. Carbon dioxide reacts with seawater (H₂O) to form carbonic acid (H₂CO₃); seawater pH is lowered.

3. Hydrogen ions [H⁺] released by carbonic acid bind to carbonate (CO₃²⁻) to form bicarbonate (HCO₃⁻). Carbonate concentrations are decreased, making it difficult for shell-forming species to form calcium carbonate (CaCO₃).

SOURCE: University of Maryland