

3-D Secure.

Eliminate card-not-present fraud with the best 3-D Secure payment experience money can buy



Navigating a complex, changing landscape.

Whether your financial institution uses 3-D Secure or not, you have probably heard about the new and improved specification from EMVCo and its related liability shift. In fact, your card division has likely been researching solutions for close to a year, evaluating the impact each might have on fraud, the user experience, and all-important transaction success rates.

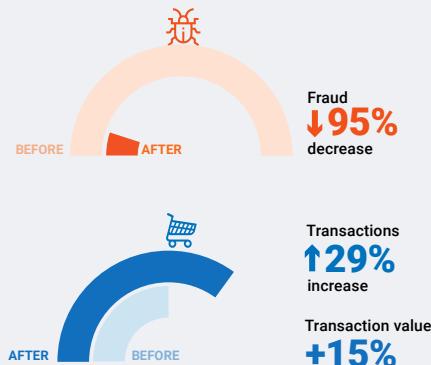
Time is running short to implement the new specification, EMV 3-D Secure, but banks are also accelerating payments modernization to meet the requirements of the new "low-touch" economy. Any new solution must deploy fast, integrate easily, and streamline cardholder onboarding for rapid rollout. If the solution provider can offer a suite of complementary solutions on the same platform, with an innovative roadmap promising even more down the line, all the better!

Simplify the user experience – and implementation too

Entersekt's solution to 3-D Secure 1 was the first on the market to deliver a low-friction *mobile-optimized* user experience. We approached the addition of EMV 3-D Secure with the same ambition, not only to engineer the best card-not-present payments experience money can buy, but to help our customers further reduce complexity and cost while responding to change with agility. Now available as a hosted service, our solution can be implemented in as little as seven weeks.

CUSTOMER SUCCESS

One large European card issuer saw impressive results within five months of launching our solution



3-D Secure from Entersekt.

Technology and a track record

The solution is built using Entersekt's multi-patented trust technology, powered by a robust software platform – the Entersekt Secure Platform (ESP). The ESP deploys digital certificates at scale to create strong, unique digital identities that are cryptographically bound to each end user device. This foundational technology, coupled with our industry leading, pre-integrated authentication suite, has given our certified 3-D Secure solution its impressive track record of eliminating fraud, increasing transaction volumes, and driving growth in revenue.

While the solution remains available as an on-premise deployment, our new hosted service has several highly compelling benefits, not the least being significantly faster time to market and seamless access to new features and performance improvements. There are also, of course, savings to be had in outsourcing infrastructure and operations to a payments network certified provider with a long track record.



Fully compliant



Hosted /
On-Premise



Rapid
deployment



A great authentication journey should give users a balanced sense of freedom and control.

It starts with automatic card registration

The first encounter is the most important part of any user journey. That's why our solution was designed to automatically register a user's card for both 3-D Secure 1 and EMV 3-D Secure while preparing their browser for a frictionless experience during the first important checkout. This happens in the background without the cardholder having to do anything themselves.

Other user-friendly features include the ability to allow cardholders to set some of their own preferences. These include what devices to trust and authentication methods to use. Once these preferences are set, Entersekt's technology can incorporate them into future payments which, when combined with banks' transaction limit settings, matches ease of use with security.

First impressions set the tone for future engagements. **Make yours count.**

Authentication with a difference

Arguably its greatest strength, EMV 3-D Secure serves significantly more contextual data to facilitate better risk-based decisions. Based on these, our solution can help deliver either a frictionless transaction for *low-risk* transactions or a step-up authentication journey for *high-risk* transactions. The latter leverages one of Entersekt's many pre-integrated multi-factor strong customer authentication options :

- **In-app step-up:** Pre-integrated with a range of biometric options, our mobile SDK provides the strongest possible security layer to protect against various exploits, including man-in-the-middle, SIM-swap, and malware attacks to name a few.

- **App-free step-up:** This extends protection to those without a mobile app by using push USSD, SMS OTP, email, or FIDO tokens.
- **Frictionless step-up:** Exclusive to Entersekt, our browser certificate can turn a user's browser into a possession factor which, when combined with a knowledge factor, can achieve a frictionless step-up – invisible to the user – and a one-click buying experience.



Frictionless checkout



Increased transaction success



Reduced e-commerce fraud



A unique, unified checkout experience

While 3-D Secure 1 and 2 are both in use, their dissimilar experiences could confuse cardholders and raise cart abandonment rates just when the industry hoped for a downward trajectory. Entersekt's 3-D Secure solution side-steps this problem with a unified checkout experience found nowhere else.

- Consistency:** Our solution abstracts the complexity of the different protocol versions and presents cardholders with the same consistent view on checkout, regardless of whether 3-D Secure 1 or EMV 3-D Secure is in play.
- Peace of mind:** In the case of frictionless step-up, our smart messaging solution can conclude the session with a notification to say the transaction was successfully and securely completed. In the absence of any action on the user's part, this notification can serve as an important signifier of security behind the scenes.



Consistent experience



Reduced cart abandonment



Higher cardholder retention rates

Make the most of 3-D Secure – for **you**, and **your cardholders**.

Contact us at info@entersekt.com to explore how we can help you achieve success in this area – and others!

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