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3D Secure

'Triple star' Security

Strengthen your payments offerings with SmartVista Access Control System and 3D Secure

In today's digital world, consumers want everything to be fast and convenient, and that includes their payments. But as easy digital transactions become the norm, the risk of fraud increases.

The challenge for financial institutions is making sure customers get the best possible experience (which means smooth and convenient payments) while assuring them their transactions are safe and secure.

Although you want to offer your clients the safest and most secure ways of digital payment, they also need a convenient way of payment for an optimal customer experience. With 3D secure banks and PSPs offer a wonderful payment service and a secure payment experience in one.
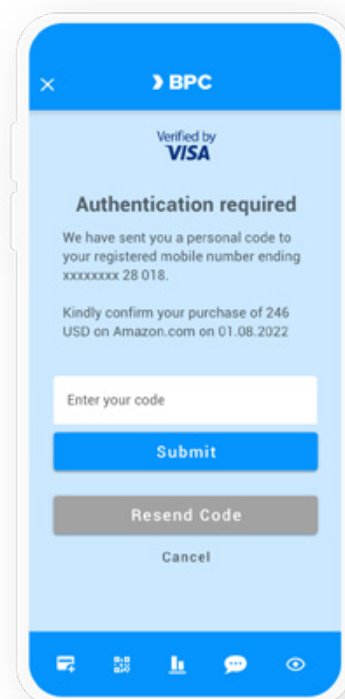
Combining convenience with security

3D secure means secure payment experiences that are also customer-friendly. SmartVista Access Control System (ACS) offers 3D Secure as part of its defence solution, meaning your payments offerings can now deliver the best of both worlds.

How it works...

- The solution directly authenticates online payments with the card issuer.
- It's an additional layer of security that prevents the unauthorised use of cards online, reducing fraudulent transactions and protecting merchants from fraud-related chargebacks.
- It provides a risk-based assessment of a transaction based on standardised data.
- If necessary it challenges the cardholder and provides proof of authentication
- The solution supports the maintenance of card enrolment, authentication of card and payment requests, and cardholder notification.
- It's fully compliant with PA-DSS requirements and ready for PCI DSS audits.
- SmartVista's ACS (Access Control Server) permits issuing banks to participate in schemes that are certified by Visa, MasterCard, Unionpay, and EMVco.

Key benefits of 3D Secure

❯ **3DS as part of a full defence ACS platform**
❯ **Risk-based Authentication (RBA)**
❯ **Authentication page localisation**
❯ **Multiple payer authentication methods**
❯ **Smartly embedded in segment UX (eCommerce, transport etc.)**
❯ **Out of band authentication (RESTful API)**
❯ **Various HSM interfaces available**
❯ **3DS certified**
❯ **OTP, OOB, Static password and combined authentication**
❯ **All message categories: payment data, non-payment, and AIS**
❯ **Offered under licensing or revenue sharing models**
❯ **SMS & email push-notifications engine**
❯ **Frictionless and challenge authentication**

Financial institutions...

- Can be confident they're fully certified and compliant
- Become more attractive to potential customers

Customers...

- Are assured their transactions are protected
- Benefit from frictionless authentication processes

Merchants...

- Are protected against fraudulent transactions
- Can still deliver great customer experience

Power your transactions with BPC

Start benefiting from our SmartVista 3D Secure alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 500+ customers across 140+ countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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