

## PayStorm 3DS2

### Frictionless cardholder authentication for CNP ecommerce payments

Cardholders expect seamless, fast payments and are looking for ultimate convenience and ease in their buying experience. Issuers, merchants and PSPs therefore need to strike the right balance between delivering **a positive customer experience and reducing online fraud**. Having a strong authentication strategy is key to effectively striking this balance.

**3-D Secure 2 (3DS2) delivers intelligent cardholder authentication during CNP online payments** and supports both e-commerce and m-commerce, including app-based, transactions across all devices. 3DS2 is designed to provide **a secure, frictionless payment experience** while allowing compliance with the latest worldwide mandates including **Strong Customer Authentication (SCA)** introduced by PSD2.



PayStorm 3DS2 supports TRA-based **Strong Customer Authentication (SCA)** exemption by leveraging the rich exchange of data between the merchant and the issuer (3DS2 collects 10x more data than 3DS1). By enabling SCA exemption and frictionless flows, Issuers, Acquirers and Merchants benefit **from increased conversion rates and higher authorisation rates** while delivering a safe, customer-friendly buying experience.

#### Benefits delivered by 3DS2

- More sales conversions with fewer drop-offs
- Stronger security and reduced fraud
- Better customer experience, faster check out and frictionless flows
- Higher authorization rates and fewer false positives
- Consistent UX across all devices (web, tablet, mobile, in-app)
- SCA compliance and SCA exemption handling
- Facilitates a rich data exchange for better decisions and fewer challenges

# A one-stop shop for all your 3DS2 needs

**PayStorm Access Control Server (ACS) 2.x and 3DS Server 2.x** are the latest versions of the 3-D Secure (3DS2) software packages developed by TAS. Both solutions support the latest EMVco protocol and enable issuers and acquirers to fully customise their cardholder authentication.

## PayStorm ACS for Issuers

The **3DS ACS** solution from TAS is designed based on the latest EMVCo protocol and is certified by the payment networks. The 3DS2 ACS allows Issuers, PSPs, Processors and Program Managers to offer a frictionless, safe online shopping experience to their customers.

### The issuing package includes:

- Directory Server (DS) authentication request processing
- Enrolment of cardholders
- Strong customer authentication (SCA) – frictionless and challenge flows
- Risk-based Authentication (RBA) for SCA exemption
- Non-payment authentication
- OOB/decoupled authentication
- SMS OTP
- Support for fallback to different authentication flow
- Whitelisting
- New 3DS Requestor Initiated (3RI) indicator

### Main Benefits for Issuers

- Reduces friction and increases conversion rates
- Richer data exchange and advanced scoring engine help reduce fraud and build accurate risk models
- Optimizes UX across all channels (HTML and mobile apps)
- Provides higher security levels to cardholders
- Reduces false positives and unhappy customers
- Fewer chargebacks and lower back-office efforts
- Richer data to leverage (up-selling or targeted propositions to cardholders)
- Allows easy compliance with authentication mandates such as SCA under PSD2



## PayStorm 3DS Server for Acquirers

The **3DS Server solution** from TAS is designed based on the latest EMVCo protocol and is certified by the payment networks. The 3DS Server empowers Acquirers, PSPs, Processors, Gateways, ISOs, and Merchants in their online customer authentication, allowing them to increase sales, lower risks and costs and keep customers happy.

### The acquiring package includes:

- The 3DS Server + 3DS SDK
- Simple integration with web shops, mobile applications and wallets, via Open APIs
- SDK for Android and iOS for Requestor Mobile App implementation
- Frictionless and challenge transaction flows
- Support for all types of ecommerce transactions including recurrent payments, instalments, etc
- Management of multiple acquiring institutions in one 3DS

### Main Benefits for Acquirers and PSPs

- Increased security, lower fraud rates
- Lower cart abandonment, higher conversion rates
- Reduced costs as protects the acquirer/ PSP from fraud-related chargebacks
- Allows easy compliance with authentication mandates such as SCA under PSD2
- 3DS v 2.2 allows acquirers to offer merchants to request exemptions

### Main Benefits for Merchants

- Reduces friction and increases conversion
- 3DS2 has been shown to speed up the purchasing process with an 85% reduction in checkout time and a 70% reduction in cart abandonments. Source: Visa
- Unlike 3DS1, 3DS2 can be used to set up merchant-initiated transactions (useful for enabling recurring payments such as subscriptions)
- Higher authorization rates – approval rates shown to be 10 to 11% higher in markets where 3DS2 is used



## PayStorm 3DS2 for smarter customer authentication

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- Solutions that combine the power of advanced technology with the latest EMVCo standards and 35+ years of payments expertise to build a better, safer buying experience for your customers:
- Integrated RBA module with configurable rules engine to comply with PSD2 TRA requirements to support SCA exemption
- Integrated optional AI/ML based module (Payment Intelligence) analysing cardholder behaviour both for fraud prevention and for marketing insights
- Full microservices processing for building advanced customer experience
- Flexible licensing model
- Compliance with latest EMVCo 3DS specifications and ensuring backward compatibility
- Ease of integration, setup and maintenance – flexible packages

## Flexibility and choice

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**PayStorm 3DS2 solutions** easily integrate with your existing payment infrastructure via APIs with on-premise license, SaaS or hybrid cloud delivery options available. SaaS delivery is managed through our TAS Group Data Centers.

## Expertise on hand wherever you are

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