

# 3D Secure 2.0

Enables frictionless cardholder authentication when making CNP e-commerce purchases

An Access Control Server solution that implements the new EMVCo 3-D Secure 2.1 specifications. The main advantages of this architecture are:

- Increased conversion rates and adoption of 3DS by merchants
- Increased security and reduced friction in the flow of payments
- Consistent UX with interfaces for Web-based and App-based models (HTML and mobile apps)

## WS REST/SOAP

### DS Connectors



### KMS

- Encryption/decryption (SDK)
- Calculation Auth Value & ECI
- Interface with HSMs
- TLS Certificates
- ACS Keys & Certificates



### Authentication

- Risk Based Authentication
- Challenge
  - ◆ SMS OTP
  - ◆ Out Of Band



### Admin Console

- Issuer Configuration
- Branding
- UI Templates
- Device/Channel management
- Card range management



### Transaction Risk Analysis

- Merchant white listing
- KPIs
- Rule definition
- Machine learning



### Message processing

- AReq/ARes
- CReq/CRes
- RReq/RRes
- Error messages
- Exceptions



SDK  
iOS/Android



### CARDHOLDER INTERFACE

Html pages with JS,  
CSS and images



Web Browsers

## The CARD 3.0 I.E. ACS is the issuing component in the 3DS 2.0 architecture

TAS has designed a new solution and certified it with EMVCo and the payments schemes. This product has been specifically created to support the current and emerging worldwide 3DS 2.0 authentication protocol in compliance with the Strong Customer Authentication (SCA) regulation which came into force in the EEA region in September 2019.

**Cardholder Strong Customer Authentication exemption, based on an enriched exchange of data between the merchant and the card issuer, is shown to increase conversion rates, and reduce the risk of fraud for issuers, acquirers and merchants.**

There are primarily three SCA exemption cases relevant to card payments:

- Low-value transactions
- Merchant-initiated transactions
- Low-risk transactions

The new protocol introduces a superior user experience.

A Cardholder carries out a browser-based transaction on a merchant site or an App-based transaction and may now be authenticated with or without further cardholder interaction:

- Frictionless Flow - This innovative functionality relies on the issuer assessment on the low risk of the transaction
- Challenge Flow - A challenge flow is triggered if the ACS determines that Strong Cardholder Authentication (SCA) is required

### Features

- Designed to eliminate friction and increase conversion rates
- Advanced scoring engine to reduce fraud and build accurate risk models
- Issuers can deliver an optimized cross-platform UX and higher security levels to cardholders
- Streamlines investments in SCA and RBA by leveraging the features of 3DS 2.0 to satisfy requirements defined by PSD2



Our 3DS 2.0 solutions are also available as SaaS through our TAS Group Data Centers.

## Expertise on hand wherever you are

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