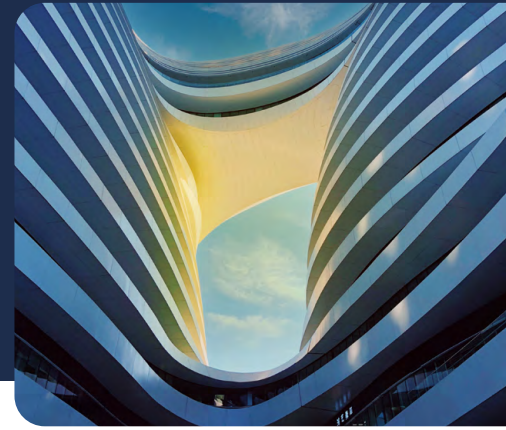


3D Secure

Reduce risk of fraud and give cardholders a more secure buying experience



3D Secure (Three Domain Structure), also known as payer authentication, is a security protocol that helps prevent fraud in online credit and debit card transactions. The protocol, supported by Visa and Mastercard, is branded as 'Verified by Visa' and 'Mastercard SecureCode', respectively.

At GPS, we use Cardinal Commerce as our 3D Secure service provider. This partnership offers a real-time 3D Secure enrolment and authentication service called Realtime Data eXchange (RDX). Implement this service through GPS today to ensure that your cardholders are enrolled and authenticated using 3D Secure.



Features

Configurable - Multiple authentications available:

- One-time password (OTP)
- And Strong Consumer Authentication (SCA)

Full coverage - Global coverage—and fully supported by Visa and Mastercard

Real-time - Real-time enrolment and authentication

Rules-driven - Risk Based Authentication (RBA) for accept/decline or challenge transactions

Secure - Complies with Second Payment Services Directive (PDS2), Strong Consumer Authentication (SCA) through Biometric and Knowledge Base Authentication (KBA)



Benefits

Business-facing

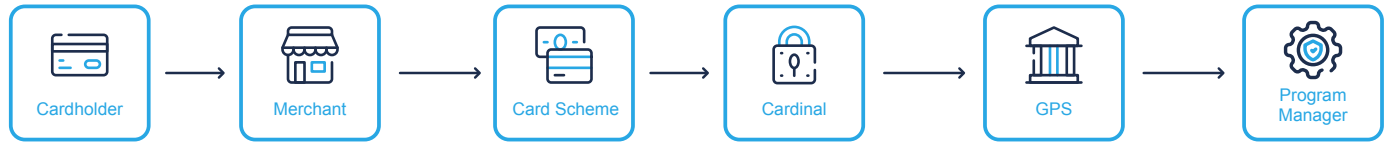
- Reduces risk of fraud in online credit and debit card transactions
- Provides real-time enrolment and authentication
- Configures to suit your products and customers
- Minimises costs for regulatory compliance
- Seamlessly integrates through SOAP and RESTful API

Customer-facing

- Adds protection when making e-commerce transactions
- Streamlines purchasing experience
- Enhances control through a choice of authentication methods, including One Time Password (OTP), Biometric, KBA and In-App

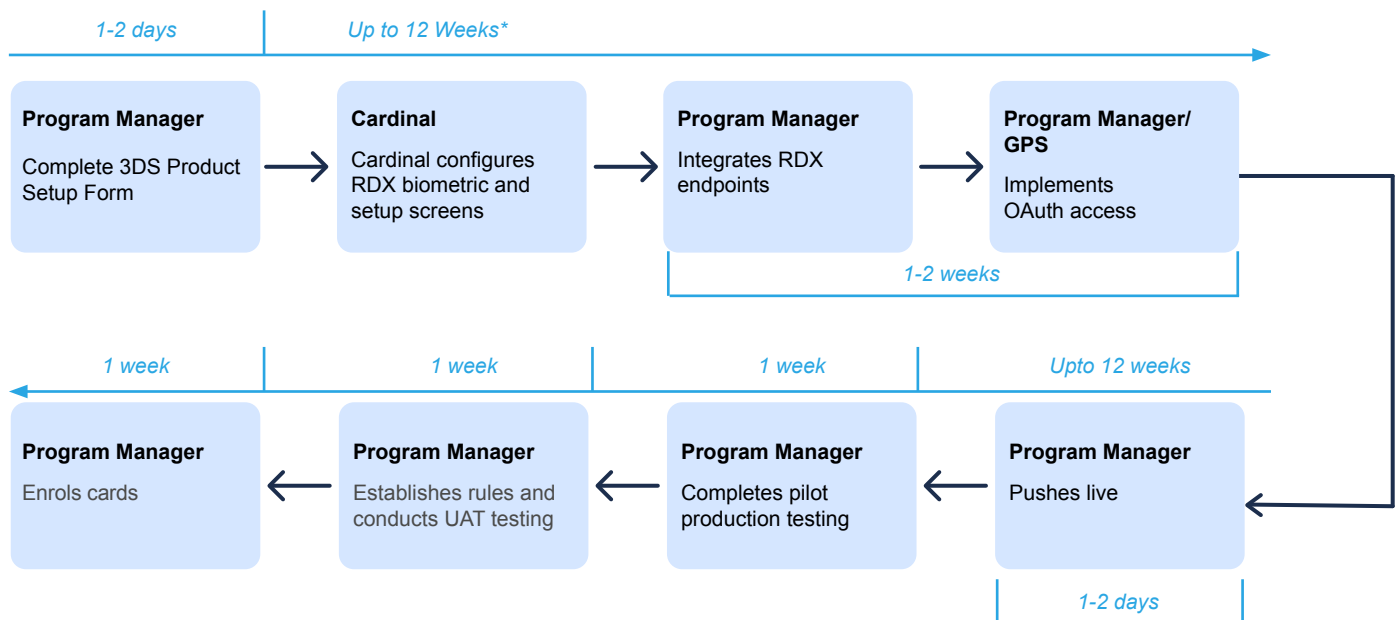
How it Works

An example of how many parties are involved in a GPS deployment



Setup At-a-Glance

Here's a high-level view of the steps in a typical biometric/in-app project.



The Peace-of-Mind Everyone Needs

Here we have explained the GPS's 3D Secure product. Easy to integrate and versatile enough to meet a wide range of use cases.

[Talk to us today to find out about your authentication, security and fraud prevention needs.](#) →

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