

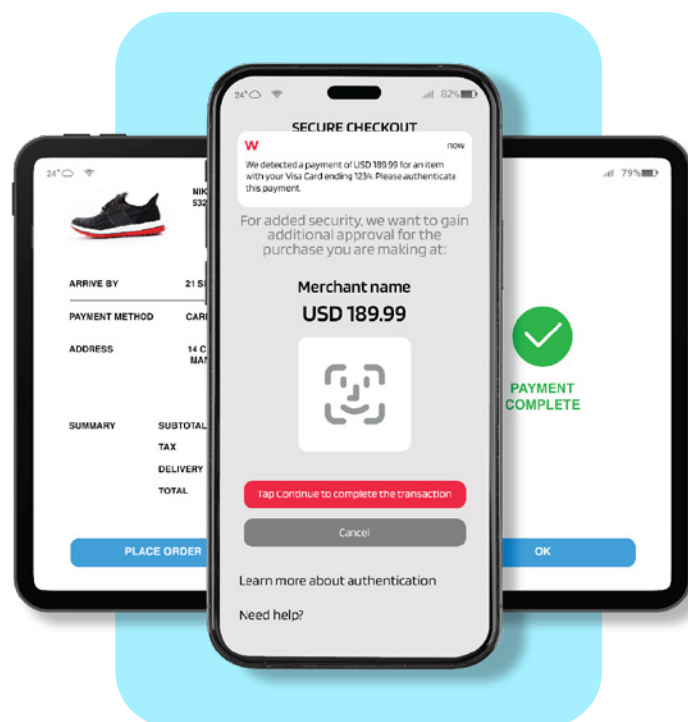


A customizable authentication solution

3DS Flex

Strike the right balance between security, efficiency and uninterrupted customer experience

As fraud tactics evolve and regulations tighten, stronger protection is essential. But each additional step in your customer journey could affect conversion.



Our 3DS Flex solution has been designed to protect your revenue while ensuring a smooth checkout experience for consumers. It helps better assess risk and recognize legitimate transactions by leveraging AI and sharing enhanced data across secure 3DS rails. This means advanced authentication is only applied when necessary, helping more shoppers complete their purchases quicker. Built to support your business across all markets - not just where 3DS is mandated, it combines strong protection with improved outcomes.

Key benefits

An acquirer-agnostic solution that helps you manage strong customer authentication with less friction.

Reduce fraud

Integrate easily to ensure compliance without compromising performance. Strengthen security by verifying cardholder identity through data like fingerprints, geolocation, and behavioral biometrics, making unauthorized transactions more difficult to complete.

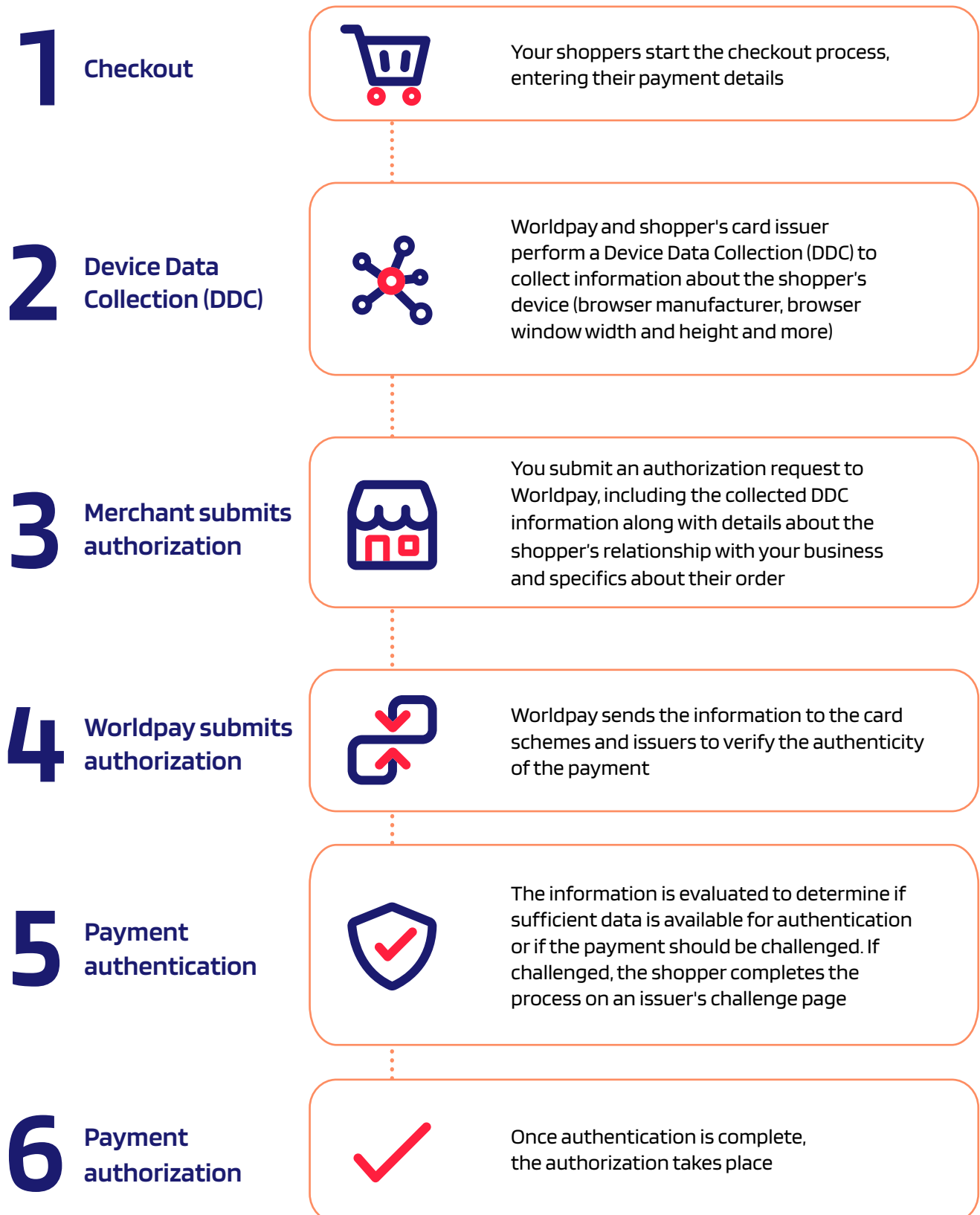
Boost approval rates

Share additional data with issuers to help them assess the risk of a transaction effectively, approving more legitimate transactions without locking out genuine customers. This could result in authorization uplift while also reducing false positives and chargeback costs.

Create better customer experience

Improve the checkout experience with faster payment authentication from any device including web, mobile and connected devices. Authentication data collection occurs in the background, without interrupting the shopper experience.

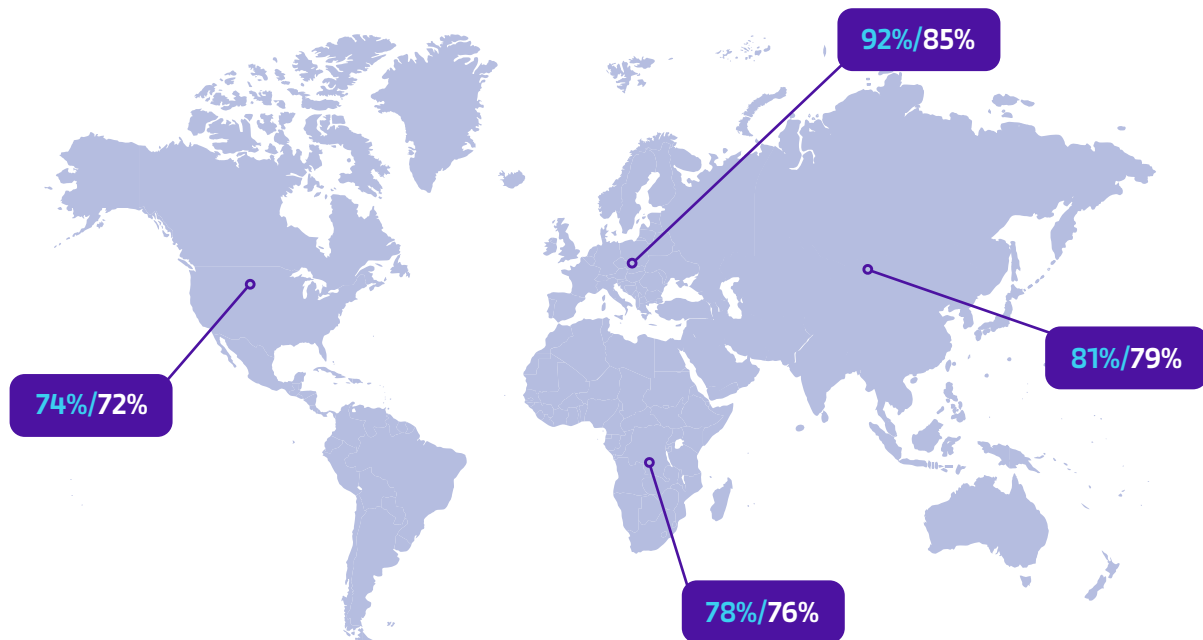
Here is the step-by-step process:



Our results and experience prove that we positioned ourselves to do this better

Worldpay 3DS Flex authentication rates are best in class

Data source: Q1 2025 performance benchmarking on CardinalCommerce platform



Decades of experience in connecting payments through every change imaginable in payments.



Data driven insights from over 52 billion transactions annually.



Heritage of merchant advocacy and a global role in actively influencing and shaping the regulations that affect payments and merchants.