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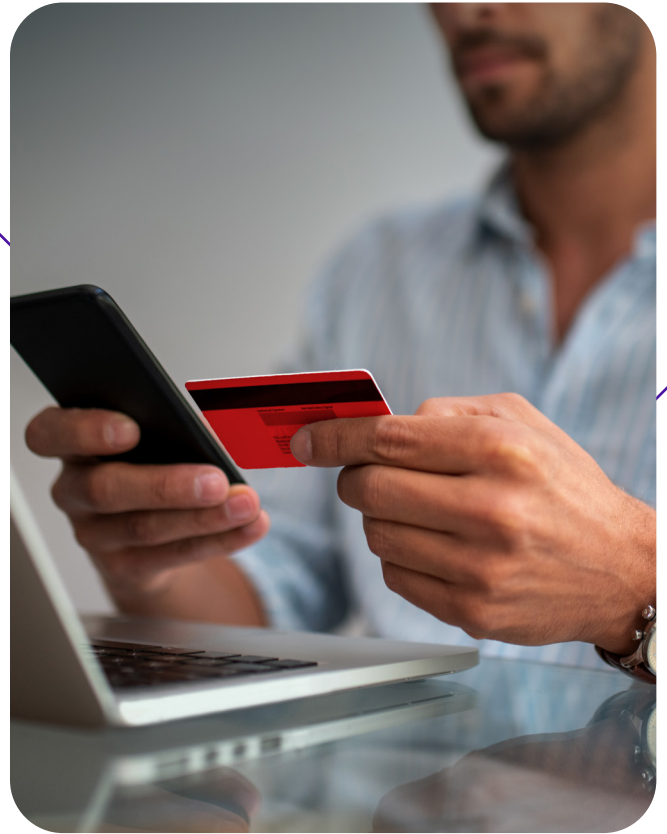## Time to future-proof your business with next-generation 3D Secure

3DS Flex

Discover the most advanced authentication service on the market.

In the Card-Not-Present (CNP) world of ecommerce, merchants are liable for the cost of fraudulent transactions. This creates a misalignment between revenue generation and fraud prevention in which merchants must weigh the profit of every sale against the potential for it to result in a fraudulent chargeback.

Introducing 3DS Flex

3DS Flex is the most advanced product on the market for 3D Secure (3DS). It delivers a dramatically improved user experience and greater merchant authentication optimization within the Worldpay ecosystem.

Salient features of 3DS Flex:

Category	Features
User Experience	Challenge Window Optimization - easy to use on a variety of devices and integrated well with the merchant's shopper journey
	Seamless Device Data Collection – Enabling better risk analysis at issuer end and thus provide more frictionless authentications
	Mobile SDK for native apps and JavaScript SDK for web applications
Merchant Optimizations and Controls	Available with multiple integration approaches (i.e., Direct, HPP, Split Authentication, Access, etc.)
	Gateway & Acquirer agnostic solution including supporting over 7 card scemes, 11 Worldpay acquirers and 20 third party acquirers

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Salient features of 3DS Flex:

Category	Features
Merchant Optimizations & Controls	Integrated with our Exemption Engine and automatically loops to 3DS for soft declined exemptions
	Leverage network tokens in 3DS to improve performance outcomes
	In case of network/3DS server outage, automatically applies outage indicator in EMEA region to achieve better approval rates
	Robust transaction response data elements to enable better decisioning on proceeding with authorization
	Performs dynamic data enrichments for certain 3DS data fields to reduce 3DS errors and have successful authentications
	Collaborate with merchant and drives tailored 3DS strategies for merchant specific needs
Issuer Optimization	Adapts dynamically 3DS protocol and authentication mechanism based on issuer preference and readiness
	Failed or Bailed Recognition; easily identify failed authentications vs. cart abandonment
	Issuer Response Time Monitoring; minimize transaction latency
Reporting	Unified reporting within Worldpay's Pazien reporting suite

Did you know?

Over 80% of new smartphones boast at least one biometric feature, such as fingerprint sensors, voice or facial recognition technology. 3DS2 supports these biometrics, improving your shoppers' authentication experience.

Protect your Revenue

Keep more revenue with leading-edge security, fraud and loss mitigation solutions.

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Here is the step-by-step process:

1 Checkout

Your shoppers go through the normal checkout process, entering their payment details

2 Device Data Collection (DDC)

Worldpay and shoppers' card issuers perform "Device Data Collection" (DDC), during which we collect information about the shopper's environment (browser manufacturer, browser window width and height, etc.)

3 Merchant submits authorization

You (the merchant) submit an authorization request to Worldpay, including extra information relating to DDC and about the shopper's relationship with you and the order

4 Worldpay submits authorization

Worldpay submits this information to the card schemes and issuers. They decide whether the payment is authentic

5 Payment authention

Payment authentication could be frictionless or challenged. Shopper will complete the challenge/step up on the issuer challenge page

6 Authorization request

Once completed, you submit another authorization request and Worldpay resubmits the authorization

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Why Worldpay?

All regions have major markets that require strong customer authentication technique for online commerce protection.

3DS (preferably 3DS2) will be the main method of complying with this requirement - so 3DS Flex will be particularly relevant for your online commerce.

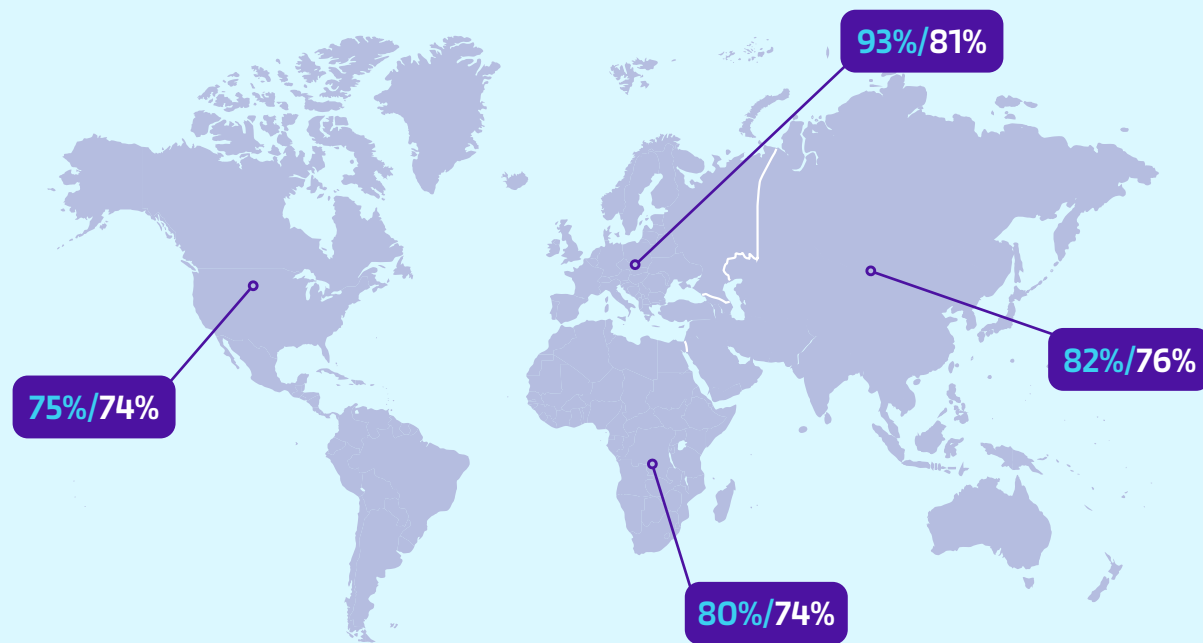It pays to be prepared: you need the right guidance to navigate the complexities new regulations can bring,

and the support to implement the new requirements in your environment.

That guidance is found in Worldpay: Our experience places us at the forefront in providing clarity, education, and innovative solutions that help you win in building Strong Customer Authentication and meet region wise compliance needs. With a single integration, we help you mitigate fraud risk, reduce compliance costs, and create better, safer customer experiences.

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

Worldpay 3DS Flex authentication rates are best in class
Data source: 2023 performance benchmarking on CardinalCommerce platform

93%/81%

82%/76%

75%/74%

80%/74%

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.

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Authentication done right

3DS Flex is Worldpay's EMV 3DS authentication platform

3DS Flex helps merchants authenticate eCommerce transactions by facilitating enhanced data exchange, providing additional layer of security before authorization to help deliver...

Decrease fraud rates

Increase authorizations

Streamlined customer experience

SECURE CHECKOUT

W   now

We detected a payment of USD 189.99 for an item with your Visa Card ending 1234. Please authenticate this payment.

For added security, we want to gain additional approval for the purchase you are making at:

Merchant name
USD 189.99

Tap Continue to complete the transaction

Cancel

Learn more about authentication

Need help?

PAYMENT COMPLETE

OK

NIK
532

ARRIVE BY   21 S
PAYMENT METHOD   CAR
ADDRESS   14 C
   MAI

SUMMARY   SUBTOTAL
   TAX
   DELIVERY
   TOTAL

PLACE ORDER

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