## worldpay

A customizable authentication solution

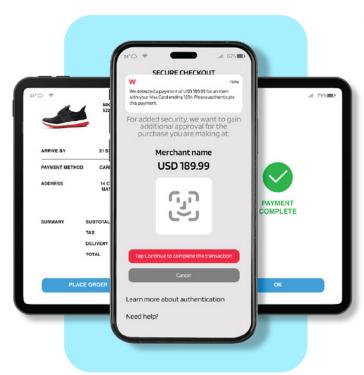
# 3DS Flex

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 Al 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 fiction

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.

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### Here is the step-by-step process:

Checkout



Your shoppers start the checkout process, entering their payment details

Device Data Collection (DDC)



Worldpay and shopper's card issuer perform a Device Data Collection (DDC) to collect information about the shopper's device (browser manufacturer, browser window width and height and more)

Merchant submits authorization



You submit an authorization request to Worldpay, including the collected DDC information along with details about the shopper's relationship with your business and specifics about their order

Worldpay submits authorization



Worldpay sends the information to the card schemes and issuers to verify the authenticity of the payment

Payment authentication



The information is evaluated to determine if sufficient data is available for authentication or if the payment should be challenged. If challenged, the shopper completes the process on an issuer's challenge page

Payment authorization



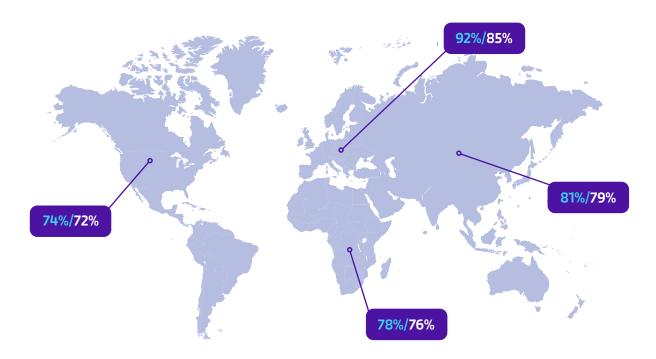
Once authentication is complete, the authorization takes place



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

#### Worldpay 3DS Flex authentication rates are best in class

 ${\tt Data \, source: Q1\, 2025 \, performance \, benchmarking \, on \, Cardinal Commerce \, platform}$ 





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.





