

# Value Added Service: 3-D Secure

The Internet has become a fundamental part of everyday life for most cardholders but the growth in online fraud is a major cost to your business. You need a solution that enables your customers to use their cards safely and securely online. Our 3-D Secure service does just that. It gives your customers peace of mind; mitigates risk and provides convenient, secure verification of online transactions.

Our white-label, low-cost anti-fraud service helps prevent online fraud and minimise your fraud liability exposure. The service is compliant with 3-D Secure; 'MasterCard SecureCode™ and Verified by Visa™' providing real-time secure authorisation of Internet activity. It delivers an easy yet effective method to authenticate cardholders without delaying their purchase thereby enhancing their online experience with your card products and protecting your bottom line at the same time.

## Key features and benefits

- **Transaction authorisation** – Internet purchases are verified in real-time to ensure online purchases are valid
  - **Speed to market** – the service is preconfigured and integrated into the Cortex platform to minimise your implementation timeline
  - **Cardholder validation** – real-time checks are made against the Cortex platform during the cardholder registration process which ensures that the most up-to-date cardholder credentials are being used
  - **Easy website design** – you have the option to design different enrolment websites for each of your brands. This helps your cardholder identify with your brand when registering their card and making a payment. To minimise cost and time we have created a standard template for this purpose
- **Hosted service** – the service is offered as a hosted, managed service residing in our secure and PCI DSS-compliant data centres. This reduces your ongoing maintenance and support overheads.

## Functional overview

The service offers the following core features:

- **Standard enrolment** – cardholders enrol in the 3-D Secure program using a branded white-label website. This website can also be used to hold your FAQs, contact us information and service terms and conditions.
- **Activation during shopping** – if your cardholder has not already registered for the service using the standard enrolment website they will be able to enrol whilst making an online purchase. At the checkout, the cardholder is referred to a simplified version of the enrolment site allowing them to register for 3-D Secure prior to completing the purchase.
- **In-stream cardholder authentication** – your cardholder's secure password is requested and validated as an integral part of the online authorisation process.
- **Account maintenance** – the service comes with a Web-based administration console. As well as allowing you to provide real-time cardholder support, it allows you to view a comprehensive set of management information reports.

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## About Metavante Technologies

Metavante Technologies is a major financial technology provider and payments processor for financial institutions and merchants across Europe, the Middle East and Africa. Passionate about delivering excellence for our clients in prepaid and debit card technology, processing and management services, the team at Metavante drive innovation and development through their commitment and expertise.

## Contact us

For more information about this or any of our products and services, please visit our website: [www.metavantetechnologies.com](http://www.metavantetechnologies.com), or contact us at [info@metavante.eu](mailto:info@metavante.eu) or +44 (0) 207 292 2400.

