



In today's hyper connected world, consumers seamlessly move from one online activity to the next adding payments in the mix. As they do so from multitude of devices, speed and convenience have become a necessity. Consumers expect an uninterrupted and frictionless experience especially when it comes to shopping online. From bagging the best online deals, to securing the last seat, every transaction needs to succeed seamlessly.

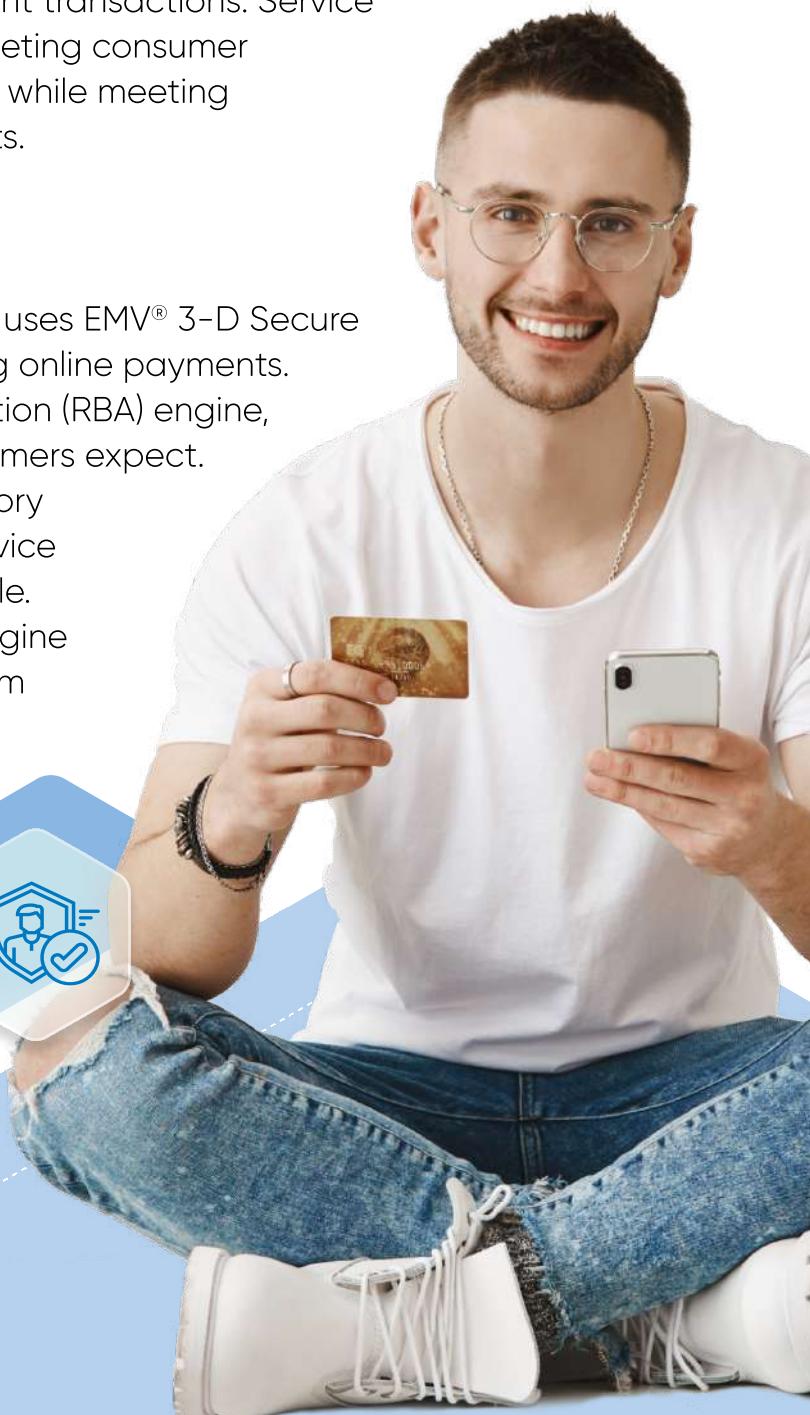
On the other hand, fraudsters are getting very sophisticated making it harder for issuers and merchants to secure payment transactions. Service providers need to balance between meeting consumer expectations and keeping fraud at bay while meeting regulatory and compliance requirements.

Product Overview

Accosa IVS for payment authentication uses EMV® 3-D Secure and 3-D Secure 1.0 protocol for securing online payments.

Coupled with its Risk Based Authentication (RBA) engine, it provides frictionless experience consumers expect.

Designed to meet 2FA and SCA regulatory requirements, it enables flexibility to service providers to manage their own risk profile. It is integrated with an intelligent risk engine that helps curb fraud and offer maximum security with minimum inconvenience to consumers.



Accosa Advantage

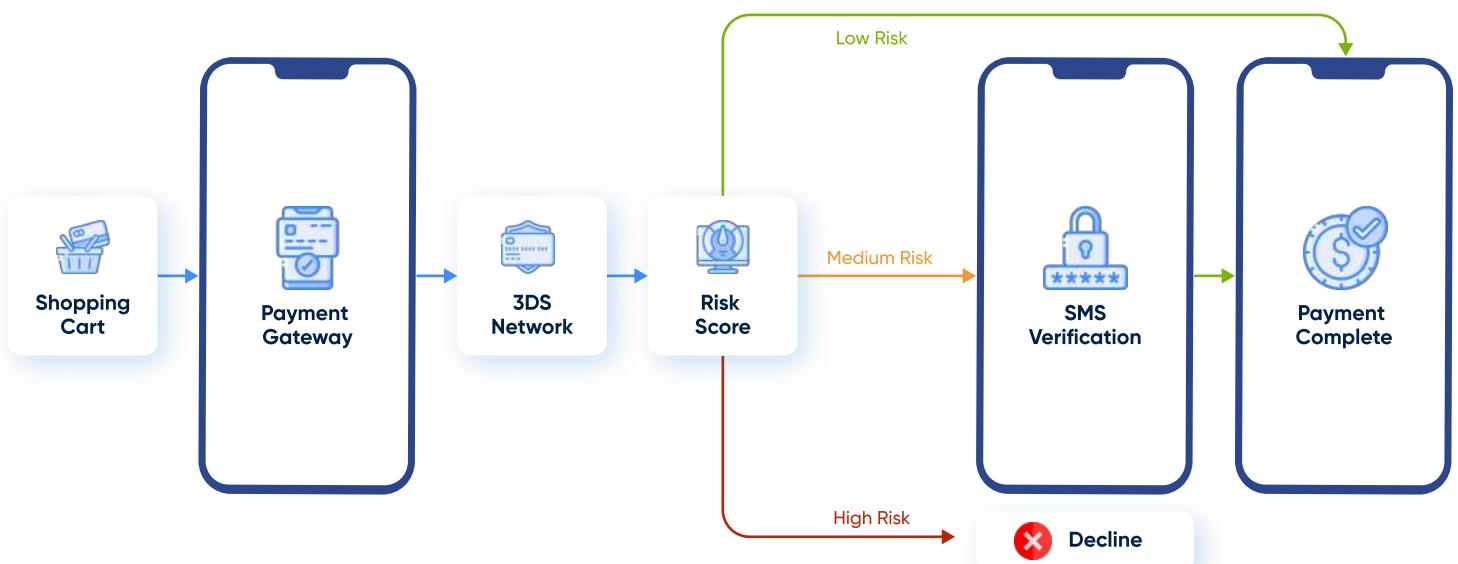
- Built on industry standard EMV® 3-D Secure and 3-D Secure 1.0 protocol
- Multi-channel support that authenticates payments from any device
- Powerful and intuitive Risk Based Authentication
- Holistic risk assessment that calls out suspicious activities to enable risk-based authentication
- Flexible rule definition to align with risk appetite
- Step-up or step-down authentication with support for out-of-band authentication
- Ability to support offline and multi-factor authentication
- Customized dashboards and advanced analytics for better risk decisioning
- Designed to handle high scales and volumes
- Powerful and Intuitive Risk Based Authentication
- Alternate authentication options including Biometric
- No step up for consumer during the 3DS checkout
- Standard on-boarding in 5 Business Days
- Cloud Native Ready

Accosa Features

 Supports 3DS 1.0 and EMV® 3DS 2.0 protocol	 Assistance for PSD2 and GDPR
 Completely configurable for rapid onboarding	 Perceptive admin portal for transaction monitoring & reports
 Customizable to meet specific requirements	 Supports for Value added services and additional unique features
 Multi-factor and offline authentication	 Travel extensions
 Risk-based authentication	 Payment token extensions
 Performance analytics	 One-click authentication
 Continuous available architecture (CAA)	 ExpressPay
 Microservice, security and privacy by design	 8-digit BIN

How it Works

Accosa calculates risk score of every transaction using its risk and fraud prevention engine, Trident. Service providers can determine path of the transaction based on their risk appetite to accept the transaction without challenging the cardholder, send it for additional authentication, or to reject it. The risk score is derived from hundreds of data points across channels and devices that enables service providers to arrest fraud in early stages. The combination of strong risk assessment and flexible decision making capabilities enables seamless authentication in the fast-paced world of digital commerce.



The Components



ACCOSA IVS - 3DS SDK

- Easy integration with merchant apps
- Supports native and HTML UI content
- Sample apps to demonstrate SDK integration
- Full support for frictionless and challenge processing as per EMV® 3DS protocol
- Available for iOS and Android



ACCOSA IVS - 3DS Server and MPI

- Integrates with 3DS Requestors – merchants, payment processors, aggregators via REST APIs
- Captures the required authentication fields from Merchants for EMV 3-D secure
- Single plug-in for both 3 D-S 1.0 and 2.0 protocols
- No redirection required from 3DS Requestor
- Operational, reporting and analytics via admin portal



ACCOSA IVS - ACS

- Issuer-side authentication engine
- Integrated with TRIDENT risk engine to score every transaction
- Performs risk-based authentication incorporating risk score and configurable rules
- Includes a host of admin capabilities – operational, reporting, dashboard
- UI screens with configurable issuer parameters such as SMS/email templates and screen layout and content
- Supports rapid deployment with standard configurations
- Quick online updates to key configurations
- Compliant with local regulations for 2FA and SCA



CERTIFICATIONS



ID Check



SafeKey®



RuPay®



ProtectBuy®



Accosa Benefits

Benefits for Issuers



Better Fraud detection and prevention

Complete risk assessment for every transaction



Flexible authentication methods

From OTP to biometrics based on preference



Dynamic risk-based authentication

Real time decision making based on cardholder profile



Top-of-the-wallet

Enhanced experience that drives card preference

Benefits for Merchants



Liability shift

Fraud related chargeback shifts from merchants to card issuer



Increased revenue growth

Reduce cart abandonment with seamless checkouts



Merchant opt-out

Merchants use individual decisioning

Benefits for Consumers



Seamless authentication

Every payment protected from fraudulent use



Enhanced customer experience

Minimal cardholder intervention



Why Wibmo?

- 20+ years of experience in digital payments
- 3 billion transactions processed annually
- Partner for 160+ banks and fintechs, 30+ geographies
- EMVCo certified
- PCI-DSS 3.2 certified
- Hosted in a scalable on-demand private cloud



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