entersekt
The Financial Authentication Company.

A legacy ACS is no match for modern-day fraud.

Your cardholders deserve better!

In today's rapidly evolving digital landscape, relying on outdated legacy technology can expose your institution and cardholders to unnecessary risks and clunky checkout experiences. Entersekt offers a next-generation 3-D Secure (3DS) Access Control Server (ACS) built to address emerging payments threats and customer authentication preferences and converting your 3DS program from a necessity to a competitive advantage.

Legacy ACS:

- **Limited authentication methods**; reliance on outdated, easily intercepted OTPs
- **Static risk rules** vulnerable to fraudster's AI; higher false declines and fraud
- **Lack of control** to customize, change 3DS program; can't use your own risk engine

VS

Entersekt's ACS:

- **Strong integrated authentication** includes out-of-band, biometric, and silent options
- **Adaptive risk intelligence** considers context; minimizes fraud and false declines
- **More control** to manage 3DS your way; option to use your own risk engine

The results:

70%

Reduction in fraud losses

62%

Increased authentication rate, driving operational costs down

66%

Challenge success rate driving better customer experiences

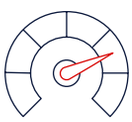
Fortify your defenses with futureproof security

Entersekt's ACS offers more than your traditional ACS, with a multi-layered security approach that significantly reduces fraud and customer friction:



Stronger authentication methods:

Secure, user-friendly alternatives to one-time passcodes (OTPs), including biometrics, out-of-band (OOB) verification, and silent authenticators that increase transaction success.



Adaptive risk-based authentication:

Our intelligent risk engine leverages historic activity and global consortium data to dynamically assess transaction risk in real-time, minimizing false declines and preventing fraud.



Future-proof technology:

Entersekt anticipates emerging threats, continuously investing in development of patented fraud prevention and the most customer-friendly authentication capabilities.

entersekt.com
info@entersekt.com

Elevate your cardholders' experiences

Entersekt's ACS is designed to give issuers more control of the cardholder experience, yielding higher transaction success rates and increased cardholder satisfaction:

Frictionless authentication

Improve transaction success rates with silent cryptographic authenticators and intelligent risk data that minimize steps for trusted users and low-risk transactions.

Consistent customer experiences

Provide seamless and consistent authentication experiences across all the bank's channels, fostering loyalty that leads to increased deposits.



Streamline operations and the cost of 3DS program management

With Entersekt's ACS, issuers can control and customize their own 3DS program, with the ability to conduct what-if scenarios to pre-test the impact of rule changes on user experience.

Gain agility and control

Self-manage changes to rules, messages, logos, and more, without support tickets or service fees; no waiting for others to implement. Use the Rule Simulator to test what-if scenarios and measure predicted impact based on your historic transactions.

Reduce chargebacks and overhead costs

Decrease chargebacks and associated overhead costs with more effective fraud prevention, and valuable authentication tracking data that can provide proof of cardholder authentication.

Enhanced reporting and analytics

Gain deeper insight into transaction patterns and fraud trends with comprehensive, easy-to-access reporting. View real-time compliance status reports that enable your institution to prevent non-compliance with Mastercard Edits and other requirements.

Key capabilities of Entersekt's advanced ACS

Entersekt advantage	Description and benefits
 **Flexibility to customize your 3DS program**	√ Manage what-if scenarios and test user experience of rule changes √ Bring your own risk engine or use ours √ Bring your own authentication or use ours
 **Modern, customer-preferred authentication methods** • More secure options than OTPs integrated with ACS • Native biometrics with FIDO passkeys • White-label authentication app • Silent authenticators	√ Customers are adopting more modern, secure authentication in their other digital experiences and expect the same from their FI √ Entersekt offers a wide range of authentication options. While OTPs can be supported, we recommend stronger options due to unreliable OTP experiences and high vulnerability to fraudster interception √ Ease of updating authentication methods – no need for third-party integrations √ Option to allow cardholders to select their preferred method
 **Futureproof technology to delight customers and stop fraud**	√ While other vendors don't invest in new capabilities to support their ACS, Entersekt continuously invests and develops new features √ With over 100 patents for payment security and authentication, you can keep pace with evolving fraud and customer expectations
 **Robust, easy-to-access reporting**	√ Comprehensive reporting options in user-friendly Admin Portal √ Reporting that supports compliance to card brand requirements – track your compliance status in real-time to proactively adjust program to prevent non-compliance
 **24/7 Follow-the-sun support**	√ Access to live support for urgent issues when you need it

Learn how migrating from your legacy ACS to Entersekt can transform your 3-D Secure effectiveness.

Contact us