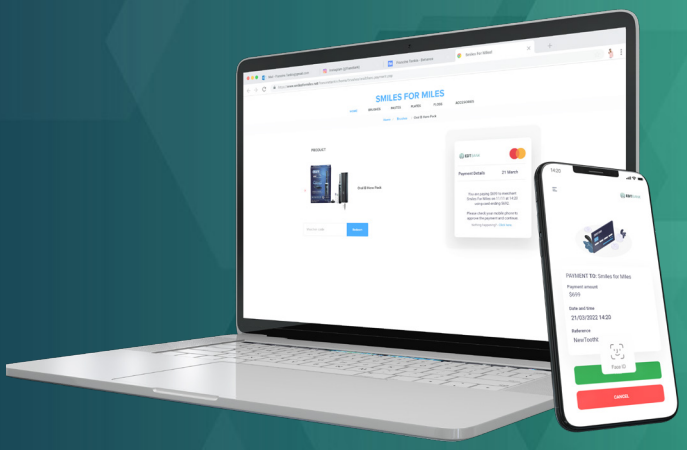
entersekt

The Financial Authentication Company.

Improve 3-D Secure with advanced authentication

Entersekt streamlines customer experience, increases transaction success, and reduces fraud by unifying advanced authentication methods and 3-D Secure payments



Key results

86%* of respondents in a Visa poll prefer biometric authentication to passwords.

*LLCBuddy

Entersekt's advanced authentication is 10x faster than SMS OTP.

Our 3DS transaction success rate is 10% higher than the European average.

The challenge

Issuers and merchants are increasingly recognizing the value of EMV 3-D Secure 2.0 (3DS) for not only safeguarding online payments, but its monumental improvements over the initial 3DS 1.0. But many are still using 3DS with old-fashioned authentication methods that are impeding both customer experience and security.

Issuers continue to rely on one-time passcodes (OTPs), which are easily intercepted by modern fraud techniques, and can be cumbersome for cardholders.

A consolidated solution

Entersekt's evolved authentication methods and strong risk decisioning futureproofs 3DS payments and increases transaction success rates.

What's more, biometric authentication and silent, data-driven authenticators reduce friction and improve security.

Why add Entersekt's authentication to your ACS?

A 3DS Access Control Server (ACS) provides the rails for rapid validation of a card and the cardholder for every online transaction. Without modern authentication methods and a fraud risk engine, however, it is not optimizing customer experiences, while leaving the door open to emerging fraud.

With the advances in fraud prevention, using passwords and OTPs as your sole challenge option is akin to running airport security screening with manual search – plenty of contraband will never be detected and customers will be perpetually annoyed.

Level up your 3DS program with risk intelligence and advanced authentication methods from a fraud prevention innovator: Entersekt.

Get the best of both worlds

Advanced authentication for 3DS can:

- **Increase checkout conversion rates** with seamless, rapid biometric and silent authenticators.
- **Improve customer experience** with personalized challenges to serve a customer's preferred method.
- **Ensure regulatory compliance** with built-in support for card brand and regulatory compliance like PSD3.

Adding fraud risk advice to your 3DS program can:

- **Enhance fraud prevention** with real-time analytics to assess behaviors, devices, users and transactions.
- **Optimize cardholder experience** with frictionless or low-friction authentication that maximizes conversion.
- **Maximize approvals.** Including 3DS authentication increases authorizations.

Plus, a single, unified platform for 3DS and authentication streamlines development and maintenance costs and enables seamless scalability for adding new channels, banking services, and advanced authentication methods.