3-D Secure Issuer Service

Protection against credit card abuse during online payments

The global «3-D Secure» standard enhances security for online credit card payments. In its data centers, Netcetera operates a multi-client capable 3-D Secure (3DS) service. You as card issuers and banks benefit from Netcetera's longstanding 3-D Secure experience and its homemade technology, flexibly configurable to your needs.

The Netcetera 3-D Secure Issuer Service is designed to support nearly any use case, and enables a fast onboarding and a wide adoption by cardholders. In addition to the high configurability of the service, short development cycles and a dedicated delivery team facilitate your 3DS solution. The Netcetera ACS supports the EMVCo 3DS 2.0 and the 1.0 protocol. The requirements of the PSD2 can be fully met with the standard service.

The security and customer experience challenge

Consumers increasingly shop online, anytime, anywhere and from any device. Still, the shopping habits and needs of consumers differ depending on generation, individual background and digital affinity. At the same time, with the ongoing expansion of e-commerce, fraud with credit and debit cards is steadily on the rise. In addition to actual card theft, card details are being stolen and abused with electronic methods.

Against this background, you as the card issuer or bank are challenged to expand your security precautions to reduce the cases of fraud – while meeting the evolving expectations from your cardholders towards their means of payment, and while complying with a growing number of complex regulatory requirements.

3-D Secure service designed to meet your cardholders' expectations

The globally adopted 3-D Secure standard increases security for online credit card transactions. 3-D Secure is commonly known under the web-shop quality labels Verified by Visa, Mastercard® Identity Check™ (SecureCode™), American Express SafeKey®, Diners Club ProtectBuy® or JCB J/Secure™.

Built on 15 years' experience, Netcetera operates a comprehensive and flexible set of 3-D Secure services in order to best support card issuers' and banks' needs and requirements in a fast changing market.

Key Features

▸ State-of-the-art Access Control Server (ACS) supporting 3DS 1.0 and 2.0 protocol

▸ Authentication methods that allow a positive payment experience for any consumer:

  ▸ Out-of-band (OOB): Cardholder confirms the transaction with a single click in a mobile app

  ▸ One-time passcode (OTP): Linked to the transaction data, delivered via text message, email or e-banking

  ▸ Risk-based authentication (RBA): Integrate transaction scoring to prevent unnecessary cardholder interaction

▸ Online registration portal for card enrollment and card management by the cardholder

▸ Standardized web services for straightforward integration with the issuer portal, backend-provisioning of cards, life cycle management

▸ Modern and user-friendly administration portal for back-office and call-center support, API for flexible integration

▸ Comprehensive reporting engine based on Microsoft SQL Server Reporting Services (SSRS)

▸ PCI DSS- and PCI 3DS-certified system, complying with the highest security standards, including all Visa, Mastercard® and American Express® requirements

▸ As an EMVCo Technical Associate we engage early with new trends in the payment industry and keep our services and products cutting-edge

Netcetera AG
Zypressenstrasse 71
8040 Zürich, Switzerland
info@netcetera.com
netcetera.com

Zürich +41 44 297 55 55
München +49 173 699 80 00
Linz +43 7236 335 146 00
Vaduz +423 265 00 00
Skopje +389 2 3064 532
Dubai +971 4 445 69 82