

CYBERSOURCE Rules Based Payer Authentication



Decrease fraud liability while protecting the checkout experience.

The initial launch of the Payer Authentication (3-D Secure) service offered the benefit of fraud liability shift but also carried the risk of checkout abandonment.

Now CyberSource is making 3-D Secure more flexible with a rules-based implementation which can help increase revenue, improve margins and decrease fraud liability without disrupting the checkout experience.

With Rules Based Payer Authentication you have the flexibility to determine your authentication experiences for your customers and configure rules to tailor your fraud risk management. You decide when to authenticate, challenge or accept.

KEY BENEFITS:



Increase sales through higher order conversion

Reduce checkout abandonment caused by traditional 3-D Secure.

Capture international transactions that require 3-D Secure.



Optimise operations and improve margins

Reduce liability on applicable transactions.

Save on interchange.

Authenticate high-risk transactions otherwise sent to manual review.



Improve the customer experience

Let protected transactions flow.

Choose when to authenticate.

Control what your customer sees.

Embed authentication in the checkout.

Rules-based approach lets you control the checkout experience and manage authentication

You can run a traditional 3-D Secure model and authenticate every transaction, use the ‘canned rules’ for passive types of authentication or leverage the ‘custom rules’ settings to suppress authentication in situations where it may disrupt the checkout experience. Supported 3-D Secure programs include Verified by Visa, MasterCard® SecureCode™, American Express SafeKey®, and JCB J-Secure.

CANNED RULES		
Rule Setting Options	Description	Benefits
OFF TRADITIONAL 3-D Secure	Traditional 3-D Secure. All enrolled customers are prompted to authenticate, all others prompted to activate during shopping.	Fraud liability shift and interchange reduction applies when enrollment is checked/ authentication is successful.
ON NON-PARTICIPATING BANKS	Card-issuing bank does not participate in 3-D Secure program. Customer is not prompted to enroll or authenticate.	Fraud liability shift and interchange reduction applies when enrollment is checked.
ON RISK-BASED BANKS: PASSIVE AUTHENTICATION	Card issued by bank using risk-based authentication program, risk identified as low, customer is not prompted to authenticate.	
ON RISK-BASED BANKS: CHALLENGE	Card issued by bank using risk-based authentication program, risk identified as high, customer is prompted to authenticate.	Fraud liability shift and interchange reduction applies when validation is successful.
OFF ACTIVE AUTHENTICATION	Customers enrolled in a 3-D Secure program are prompted to authenticate.	
OFF ACTIVATION DURING SHOPPING	Customer is prompted to enroll in 3-D Secure program during checkout. Issuer may require enrollment. This rule is most often set to ‘OFF’.	Fraud and interchange benefits are typically still received on the transaction even if customer does not enroll.

CUSTOM RULES	
 Amount Enables rule setting based on the transaction value	 CYBS MID Rules can be customised per MID while each MID can have different rule sets
 Currency Enables rule setting based on different accepted currencies	 ACS Provider Enables specific ACS provider to be presented to consumer e.g. Arcot, RSA
 Authentication Path Allows rule setting at a deeper level including customisation of canned rules and the combination of custom rules	 Card BIN Ability to bypass enrolled Consumer Authentication when BIN is underperforming
 Date/Time Enables you to bypass authentication during specific dates or times	 User Agent Enables rules configuration based on browser used by consumer
 Card Type Ability to specify card types to run authentication on	

BENEFITS OF RULES BASED PAYER AUTHENTICATION WITH CYBERSOURCE

- Available through existing CyberSource connection
- Works in complement with CyberSource Decision Manager providing added security layer
- Extensive experience supporting 3-D Secure models
- Flexibility to authenticate high-risk transactions currently sent to manual review

INTERESTED IN FINDING OUT MORE?
 Call us on +44 (0) 118 990 7300 Email us at europa@cybersource.com