

# CYBERSOURCE RULES-BASED PAYER AUTHENTICATION



AUTHENTICATE  
ACROSS  
BRANDS

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**VISA**

**MasterCard**  
**SecureCode**

AMERICAN EXPRESS  
**SafeKey**

**JCB**  
**J/Secure**

## DECREASE FRAUD LIABILITY WHILE PROTECTING THE CHECKOUT EXPERIENCE WITH RULES-BASED PAYER AUTHENTICATION.

CyberSource Rules-Based Payer Authentication gives you control over the user experience, while providing access to the benefits of 3-D Secure™. You have the flexibility to tailor your fraud risk management and decide when to request 3-D Secure™ authentication protection or not.

You can choose the optimal level of authentication based on the issuing bank's participation in 3-D Secure™ and the transaction's risk profile.

### IMPROVE MARGINS

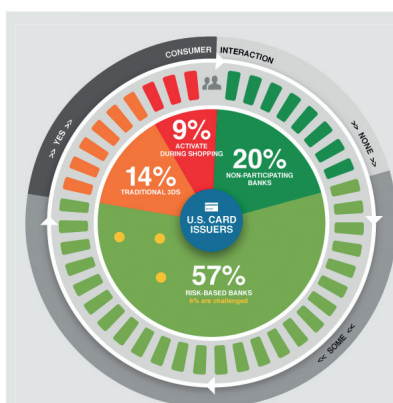
- Shift liability\*
- Receive lower interchange rates\*
- Minimize chargeback processing costs
- Authenticate high-risk transactions without manual order review

### CONTROL THE PURCHASE EXPERIENCE

- Choose when to authenticate
- Avoid unnecessary checkout disruption
- Embed authentication in checkout

### INCREASE CONVERSION RATES

- Reduce checkout abandonment
- Accept international transactions that require 3-D Secure™
- Let authenticated transactions through



US Card Issuer Landscape as of Q2 2016

## 3-D SECURE™ HAS BEEN CHANGING

Major card networks started offering 3-D Secure™ services to help merchants prevent unauthorized card use and protect against chargeback fraud online. Over the years, more and more banks have adopted Risk-Based Authentication, which uses data to identify high-risk customers. Fewer customers are challenged, but merchants still gain protection from fraud.

CyberSource Rules-Based Payer Authentication goes one step further, giving merchants the power to choose when to authenticate, challenge or accept an order.

\*on applicable transactions

Source: CardinalCommerce, Inc. US-based issuer BINs using CardinalCommerce platform

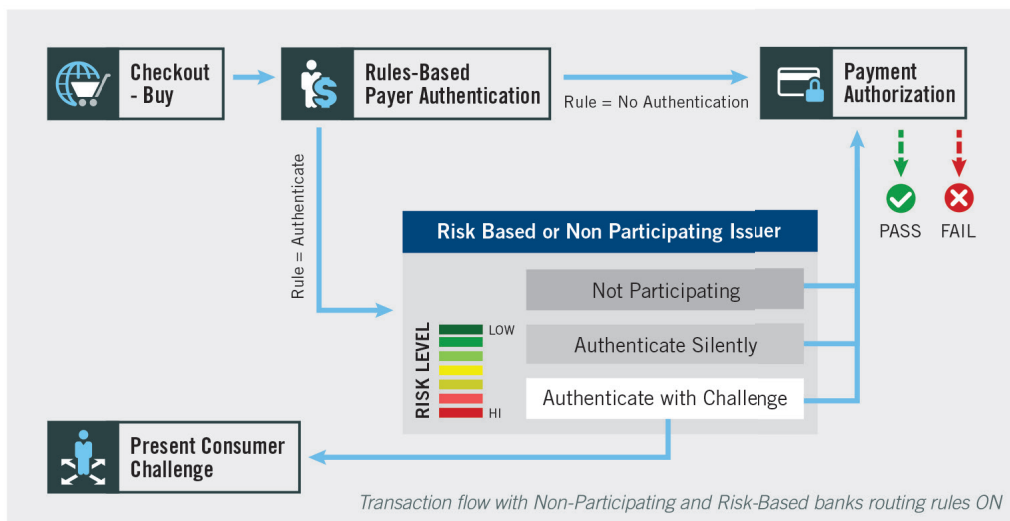
## One simple connection gets you access to liability relief\*.

The CyberSource API provides quick and easy implementation. Rules-Based Payer Authentication can run alongside your current payment system or with additional CyberSource payment and fraud management solutions. You benefit from managed upgrades and updates as 3-D Secure™ programs evolve. Pre-built integrations are available for major commerce, CRM, and ERP systems.

### RULES-BASED PAYER AUTHENTICATION

lets you manage authentication routing. If you route orders to risk-based banks for authentication, the banks will authenticate based on risk level. The vast majority of orders process in the background with no user action required, and only a small percentage are challenged.

If you route orders to non-participating banks, the orders will simply pass through without consumer authentication.



- Pre-built rules based on the card-issuing bank's level of participation help you capture the most benefit from 3-D Secure™ while avoiding unnecessary checkout disruption.
- Custom rules can use additional data to determine routing logic. Available data includes transaction amount, currency, authentication path, date/time, card type, CyberSource MID, ACS Provider, Card BIN, and User Agent.

Pre-built rules	When is the rule applied?	What is the customer prompted for?	Do you get the liability shift and interchange reduction?*
Traditional 3-D Secure™	Card-issuing bank participates in 3-D Secure™	Enroll and authenticate	Yes
Non-Participating Banks	Card-issuing bank does not participate in 3-D Secure™	None	Yes
Risk-Based Banks: Passive Authentication	Bank participates in Risk-Based 3-D Secure™ and order is low to medium risk	None	Yes
Risk-Based Banks: Challenge	Bank participates in Risk-Based 3-D Secure™ and order is high risk	Authenticate only	Yes, when authentication is successful
Active Authentication	Bank participates in 3-D Secure™	Authenticate only	Yes, when authentication is successful
Activation During Shopping	Bank participates in 3-D Secure™	Enroll	Yes, typically even if customer does not enroll

\*on applicable transactions

### ABOUT CYBERSOURCE

A wholly owned subsidiary of Visa Inc., CyberSource is the only integrated payment management platform built on secure Visa infrastructure, with the payment reach and fraud insights of a massive \$358Bn global processing network. CyberSource payment management solutions help large and mid-size businesses grow sales, mitigate risk, and operate with greater agility. CyberSource operates globally, and is headquartered in Foster City, California."

For more information, please visit <http://www.cybersource.com>