



EMV® 3-D Secure solution

# ACCOSA Identity Verification System (ACCOSA IVS)™

## Key Benefits

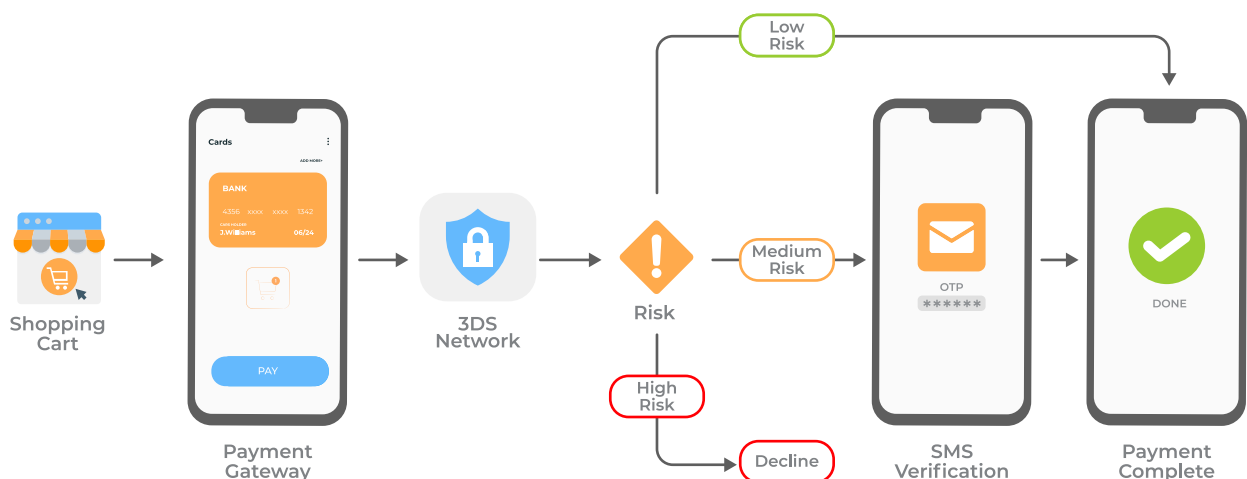
- Complete risk assessment that helps in identifying and prohibiting fraudulent transactions
- Dynamic risk-based authentication enabled by rich data
- Decrease in cart abandonment rates
- Robust risk modelling customized as per issuer requirement
- Increase in revenue for merchants
- Rise in customer loyalty

## Business Challenges

Instant payments have become a means of everyday transactions. The evolution in the payments landscape has resulted a change in customer expectations and behavior. Today, customers look to seamless transaction experiences. Issuers, on the other side, look to tackle fraud with smarter means of authentication with robust payment security.

## Product Overview

Wibmo's ACCOSA IVS™ is a comprehensive, data-driven, customer-centric authentication solution that allows issuers to authenticate cardholders. It uses EMV® 3-D Secure and 3-D Secure 1.0 protocol for securing online payments. It is also integrated with a Risk Based Authentication (RBA) engine, enabling it to provide consumers a frictionless experience. The intelligent risk engine helps curb fraud and offers maximum security for every transaction. ACCOSA IVS™ allows for authentication-based business decisioning.



## Critical differentiators

### > Risk engine that scores every transaction

Score used to validate the user based on which the authentication mode is decided

### > Out-of-band authentication

TRIDENTITY Check, an app, integrated with ACS for multi-factor authentication

### > Easy to deploy and configure

In-house and hosted options are available.  
Customizable to issuer requirement

### > Reporting and analytics

Out-of-the-box performance dashboards and analytics, transaction reports, RBA summaries, alert reports

### > Scalable

Upgrade the solution to handle the growth in number of transactions. This is possible without any downtime through our high availability architecture

## Key Features

- Improved datasets that support risk-based authentication with dynamic risk scoring in alignment with EMV® 3-D Secure protocol
- Supports in-app purchases
- Seamless transaction flow with minimal cardholder interaction
- Enables non-payment customer authentication
- Real-time dashboard and strong reporting tools
- Support for out-of-band authentication
- Eliminates the need for enrollment and accommodates self-onboarding for merchants
- Risk-based authentication based on dynamic rules
- Harness aggregated anonymized data (risk score) to effectively control fraud

## Related Products

- **TRIDENT FRM™**  
Intelligent fraud detection and prevention system for digital payments
- **TRIDENTITY Check**  
App and SDK based solution for step-up authentication with offline OTP

## Supported environment

- **Devices**  
Android, iOS, PC
- **Browsers**  
Apple Safari, Google Chrome, Microsoft® Internet Explorer®, Mozilla Firefox
- **Standards and protocols**  
HOTP/TOTP, HTTPS

For more information, please visit: <https://www.wibmo.co/accosa-ivs/>

## About Wibmo Inc.

Wibmo, a Cupertino, CA based company, is a leading technology and service provider in the financial services industry. While the company is best known for its hosted risk-based authentication and payment security services, it provides solutions including mobile payments, fraud and risk management, prepaid solutions, and a host of merchant services. With a significant footprint in APAC, Wibmo grows globally exploring newer markets while maintaining a strong presence in the region.