

# ACCOSA IVS™

Identity Verification System for Payment Authentication



## Business challenge

In today's hyper connected world, consumers seamlessly move from one online activity to the next adding payments in the mix. As they do so from multitude of devices, speed and convenience have become a necessity. Consumers expect an uninterrupted and frictionless experience especially when it comes to shopping online. From bagging the best online deals, to securing the last seat, every transaction needs to succeed seamlessly. On the other hand, fraudsters are getting very sophisticated making it harder for issuers and merchants to secure payment transactions. Service providers need to balance between meeting consumer expectations and keeping fraud at bay while meeting regulatory and compliance requirements.

ACCOSA IVS™ for payment authentication uses EMV® 3-D Secure and 3-D Secure 1.0 protocol for securing online payments. Coupled with its Risk Based Authentication (RBA) engine, it provides frictionless experience consumers expect. Designed to meet 2FA and SCA regulatory requirements, it enables flexibility to service providers to manage their own risk profile.

## ACCOSA IVS™ advantage

- Built on industry standard EMV® 3-D Secure and 3-D Secure 1.0 protocol
- Multi-channel support that authenticates payments from any device
- Holistic risk assessment that calls out suspicious activities to enable risk-based authentication
- Flexible rule definition to align with risk appetite
- Step-up or step-down authentication with support for out-of-band authentication
- Ability to support offline and multi-factor authentication
- Customized dashboards and advanced analytics for better risk decisioning



## Product Overview

ACCOSA IVS™ for payment authentication is built on EMV® 3-D Secure and 3-D Secure 1.0 protocol. It is integrated with an intelligent risk engine that helps curb fraud and offer maximum security with minimum inconvenience to consumers.

## ACCOSA IVS™ Features



## ACCOSA IVS™ Benefits

### Benefits for Issuers



#### Better Fraud detection and prevention

Complete risk assessment for every transaction



#### Flexible authentication methods

From OTP to biometrics based on preference



#### Dynamic risk-based authentication

Real time decision making based on cardholder profile



#### Top-of-the-wallet

Enhanced experience that drives card preference

### Benefits for Merchants



#### Liability shift

Fraud-related chargeback shifts from merchants to card issuer



#### Increased revenue growth

Reduce abandoned carts with seamless checkout experience



#### Merchant opt-out

Merchants use individual decisioning

### Benefits for Consumers



#### Seamless authentication

Every payment protected from fraudulent use



#### Enhanced customer experience

Minimal cardholder intervention

# ACCOSA IVS™ Components

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## ACCOSA IVS™ 3DS SDK

- Easy integration with merchant apps
- Supports native and HTML UI content
- Sample apps to demonstrate SDK integration
- Full support for frictionless and challenge processing as per EMV® 3DS protocol
- Available for iOS and Android
- Certified by EMVCo®



## ACCOSA IVS™ 3DS Server and MPI

- Integrates with 3DS Requestors – merchants, payment processors, aggregators via REST APIs
- Sends important authentication fields to the merchants
- Support for EMV® 3-D Secure and 3-D Secure 1.0
- No redirection required from 3DS Requestor
- Operational, reporting and analytics via admin portal
- Certified by EMVCo®

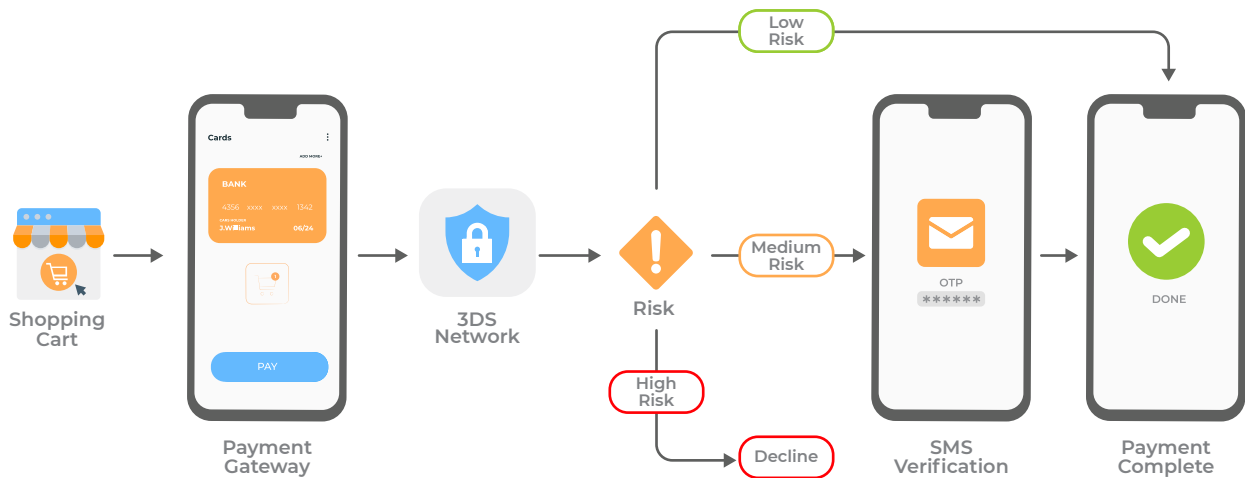


## ACCOSA IVS™ ACS

- Issuer-side authentication engine
- Integrated with TRIDENT™ risk engine to score every transaction
- Performs risk-based authentication incorporating risk score and configurable rules
- Includes a host of admin capabilities – operational, reporting, dashboard
- UI screens with configurable issuer parameters such as SMS/email templates and screen layout and content
- Supports rapid deployment with standard configurations
- Quick online updates to key configurations
- Compliant with local regulations for 2FA and SCA
- Certified by EMVCo®

## How it works

ACCOSA IVS™ calculates risk score of every transaction using its risk and fraud prevention engine, TRIDENT FRM™. Service providers can determine path of the transaction based on their risk appetite -- to accept the transaction without challenging the cardholder, send it for additional authentication, or to reject it. The risk score is derived from hundreds of data points across channels and devices that enables service providers to arrest fraud in early stages. The combination of strong risk assessment and flexible decision making capabilities enables seamless authentication in the fast-paced world of digital commerce.



### Why Wibmo?

Wibmo Inc., a Cupertino, California company is a leading provider of payment security and digital payments.

- 20+ years of experience in digital payments
- 2.2 billion transactions processed annually
- Partner for 130+ banks, 30 geographies
- EMVCo certified
- PCI-DSS 3.2 certified
- Hosted in a scalable on-demand private cloud

### Related Products

#### TRIDENTITY Check

App and SDK based solution for step-up authentication with offline OTP

#### TRIDENT FRM™

Intelligent risk engine for fraud detection and prevention

#### Risk-based authentication

An authentication solution based on data insights for real-time risk decisioning

For more information, please visit our [page](#)

To get in touch with our team, mail us at [sales@wibmo.com](mailto:sales@wibmo.com) or visit <https://www.wibmo.com>