Payer Authentication

Cybersource Payer Authentication for EMV® 3-D Secure

Add an additional layer of protection to your fraud management strategy

Catching more unauthorized card use earlier in the transaction process can lead to fewer chargebacks, higher authorization rates, and a more secure cardholder experience. Cybersource Payer Authentication helps make that possible—by using the EMV® 3-D Secure protocol to authenticate customers' identities before their payments are authorized.

Make life tough on fraudsters—and easier on your loyal customers

You can't afford fraud. But your customers won't tolerate complicated, frustrating payment experiences either. Payer Authentication allows you to take full advantage of all the latest authentication capabilities in EMV 3-D Secure to improve your fraud performance without adding unnecessary friction to your payment experiences. With Payer Authentication, you can:

- Authenticate cardholders on the front end so you can identify more bad requests before you send them for authorization.
- Add an extra layer of fraud protection while also minimizing false declines.
- Improve the customer experience with a solution that's optimized for mobile devices, multiple sales channels, and ease of integration.

Turn enhanced transaction data into more good transactions

With Payer Authentication, you can collect and send additional data during the authentication process to help issuers determine whether a transaction fits the buying patterns of a specific cardholder and identify risky or fraudulent transactions:

- SKU
- Billing and shipping address
- Product price and quantity
- Device and IP address information
- Recurring or pre-order transactions

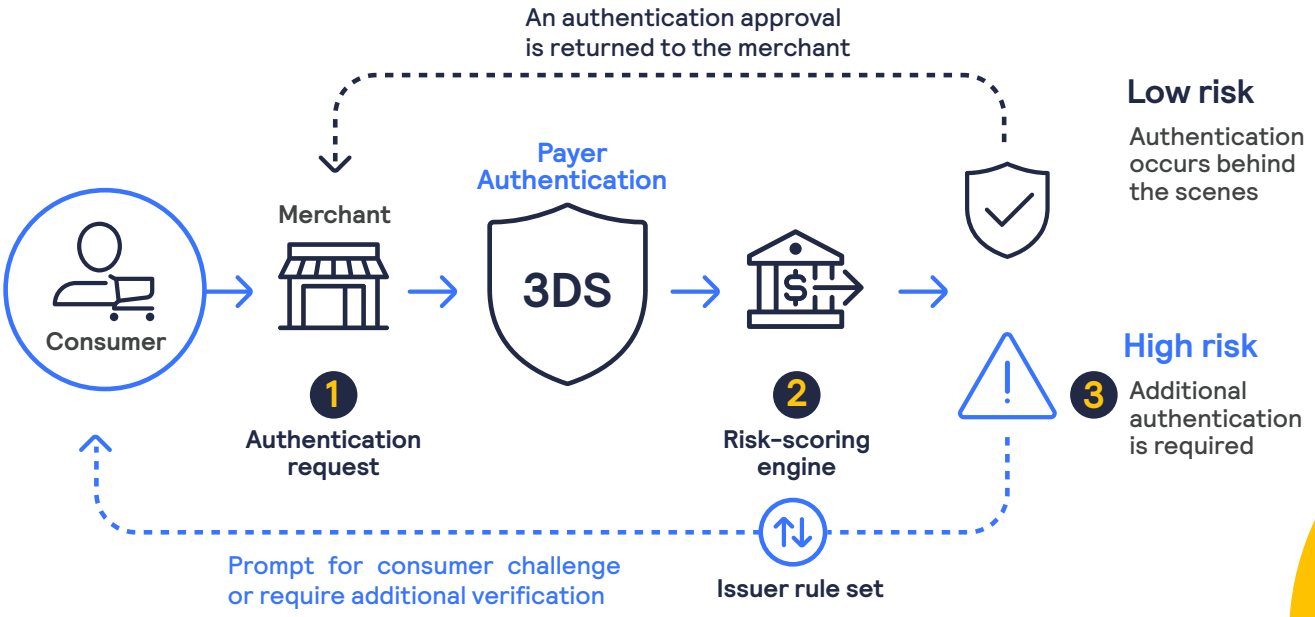
cybersource
A Visa Solution

Make 3DS authentication part of your end-to-end fraud management solution

Cybersource Payer Authentication is designed to complement and enhance your current fraud tools and strategies, not replace them. With Payer Authentication, you can take advantage of:

- **Broad device and channel support** for mobile browser and mobile app-based authentication transactions, as well as non-payment-based authentication.
- **Flexible integration options,** including web, mobile applications, and shopping cart modules all designed to adapt to and accommodate your unique needs and requirements.
- **Easy integration with Cybersource Decision Manager,** so you can quickly add Payer Authentication to your Cybersource fraud management solution. With Decision Manager plus Payer Authentication, you can make the latest 3DS authentication capabilities an intelligent, fully integrated and customer-friendly piece of your fraud management strategy.

How Payer Authentication works



Choose a 3DS solution from the global payment leader

Cybersource Payer Authentication is a Visa solution, which means you can:

- **Streamline and accelerate** your 3DS implementation by bringing all of your payer authentication and risk management components under a unified Visa umbrella.
- **Take advantage of a proven and robust authentication network** that supports tens of thousands of merchants and thousands of issuers, provides a rich source of payment data, and delivers 99.99% uptime.[1]
- **Have confidence that we have access to the latest 3DS specification and capabilities** because Visa is a member of the EMVCo, the standards body that develops and supports 3DS.

Add Payer Authentication to your fraud management solution today

Find out how Cybersource Payer Authentication can help you tap into the advantages and capabilities of 3-D Secure to reduce fraud, raise authorize rates and deliver better payment experiences.

www.cybersource.com

Learn More

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[1] Cybersource has maintained 99.9991% uptime for fiscal FY20