Infosheet

Total Issuing™ Advanced Authentication

Know your customer. Reduce fraud risk. Minimize friction.

Fraud continues to expand

Fraudsters are constantly finding new ways to steal identities and access funds. Phishing attacks have become more sophisticated and spread beyond websites and emails to text messages and phone schemes.

It's an issue that's likely on your mind, with nearly eight in ten financial institutions calling emerging fraud threats one of their biggest concerns.[1]

Reducing risk while limiting friction

The challenge is to strike the right balance in reducing risk, while minimizing friction.

Studies have shown that far more revenue can be lost through false declines than fraud losses. In fact, 45% of falsely declined customers didn't attempt a retry and abandoned the purchase.[4]

Total Issuing™ Advanced Authentication helps you manage risk and keep cardholder transactions secure, while ensuring customers have a hassle-free buying experience.

Smarter insights. Better results.

Advanced Authentication provides real-time verification of cardholder identities. The AI and machine learning-driven solution processes personally identifiable information (PII) and touchpoint data such as customer interactions to detect anomalies from a customer's usual spend patterns.

This enables you to instantly detect fraud, without significantly impacting the customer experience.

[1] "Improved fraud and anti-money laundering operations with a proactive and unified approach." Forrester Consulting, June 2023

[2] Javelin Strategy & Research 2025 Identify Fraud Study

[3] Sumsub 2024 Identify Fraud Report

[4] High-Performance Payments: The hidden billion-dollar opportunity, Checkout.com whitepaper, 2023

$47B
Identity fraud losses in 2024[2]

18M
Identity theft victims in the U.S.[2]

150%
YoY increase in identity fraud in Europe[3]

Benefits for you

Minimize fraud	Real-time data eliminates the lag time of other solutions and gives analysts and investigators everything needed to verify cardholders and reduce risk.
Avoid false declines	More accurate, reliable and secure data delivers better intelligence to reduce false declines and abandoned transactions — for increased spend.
Leverage intuitive dashboards, alerts and powerful visualization tools	Resolve cases quickly and efficiently.
Choose from multiple capabilities	Tailor authentication to your needs and customer preferences.
Address regulatory requirements	Complies with PSD2's Strong Customer Authentication and USA Patriot Act Customer Identification Program requirements.
Enjoy flexibility	Continuously adjust rules and workflows to stay ahead of emerging fraud schemes and tactics.

Benefits for cardholders

Increases confidence	Cardholders can count on secure, reliable payment transactions that minimize risk.
Limits friction	Helps ensure a smooth, seamless, uninterrupted buying and payment experience, with fewer steps and less frustration.
Allows for more options	Gives cardholders more ways to use two-factor authentication and other verification tools to breeze through checkout or complete a transaction, with an added layer of protection.

Customized authentication options

Advanced Authentication offers cardholders more options to quickly and securely confirm identities and verify transactions, while safeguarding personal information. These include:

Device validation

Customer responds to a two-factor authentication message to confirm or deny a given transaction.

Email verification

An email analysis assesses and detects abnormal patterns and device data for any suspicious activity.

Phone verification

Phone analysis across ID elements and logins can uncover high-risk indicators and control fraud.

Voice recognition

Cardholder voice recorded from a customer service call can be analyzed to authenticate future calls.

ID document verification and facial biometrics

Cardholders can be asked to scan and upload documents such as a social security card or passport — as well as a selfie for facial biometrics — to verify identities and reduce fraud.

Sanctions screening and customer due diligence

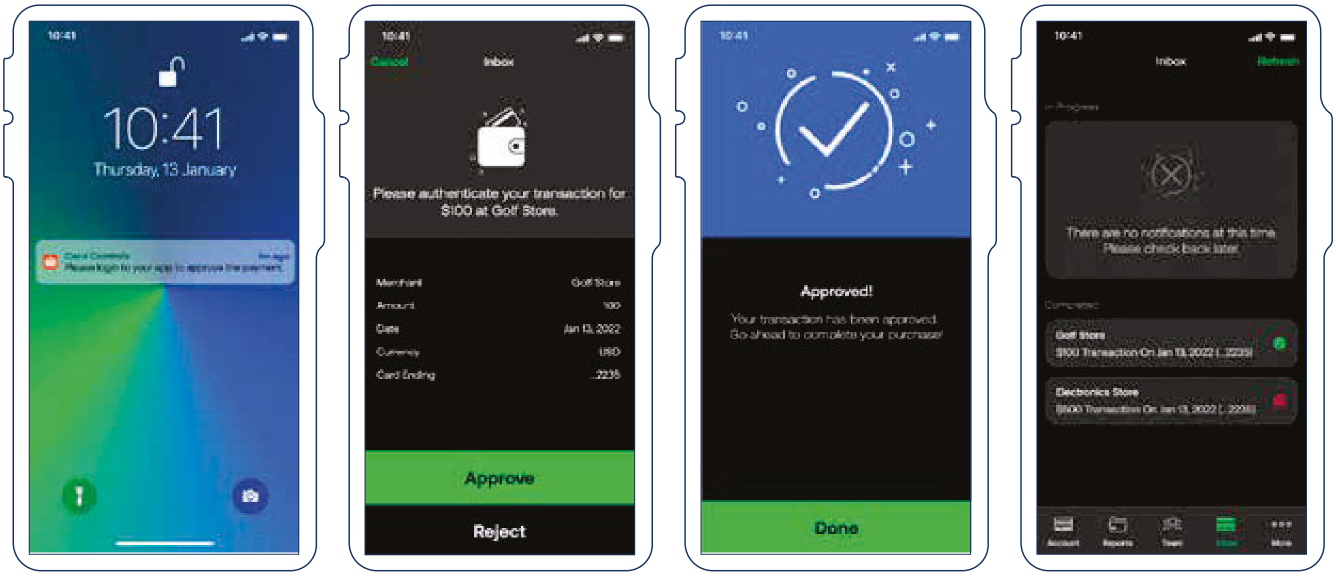
This strengthens Know Your Customer and Anti-Money Laundering efforts and checks for synthetic ID fraud and sanctions.

The advantage of push notification

One year-long study found that two-factor authentication with on-device prompts prevented 100% of automated bot attacks, 99% of bulk phishing and 90% of more targeted attacks.[5]

[5] Google, New York University and UC San Diego study, May 2019

With our app-based push notification as an innovative feature of Advanced Authentication, you can help cardholders safeguard their identity against such attacks when making online payments. Encrypted messages are "pushed" to a cardholder's mobile device, where the transaction can be confirmed or denied at the tap of a button — without entering a 6- to 8-digit code. It's a convenient way to get smarter insights and better results.



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Our technology powers the global economy across the money lifecycle.

Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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