# worldpay
from FIS

3DS FLEX

Time to future-proof your business
with next-generation 3D Secure
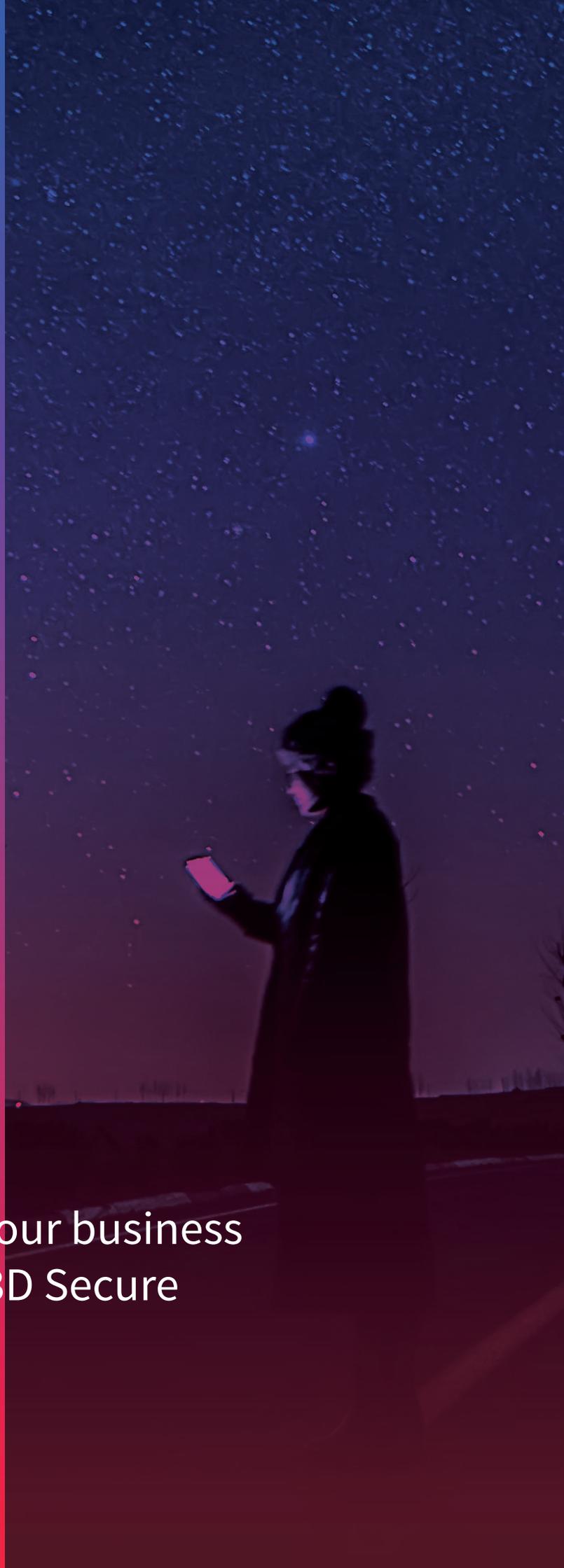
3DS Flex

Discover the most advanced authentication service on the market

Introducing 3DS Flex

3DS Flex is the most advanced product on the market for 3D Secure (3DS). It supports both traditional 3DS and 3DS2, the new standard of authentication introduced by the major credit card schemes. Device detection and issuer monitoring come as standard - but you can go one step beyond with our premium service.

3DS Flex Premium

Let us be your trusted 3DS partner, and we'll work with you to create a bespoke strategy based on your business and risk appetite. Our premium 3DS Flex service gives you greater control and additional reporting - powered by over 40 years of experience and over 40 billion transactions a year. With unmatched data and invaluable insights, we'll help you make the most from the latest regulations and the opportunities they bring.

Did you know?

60% of all new smartphones boast at least one biometric feature, such as fingerprint sensors, voice or facial recognition technology. 3DS2 supports these
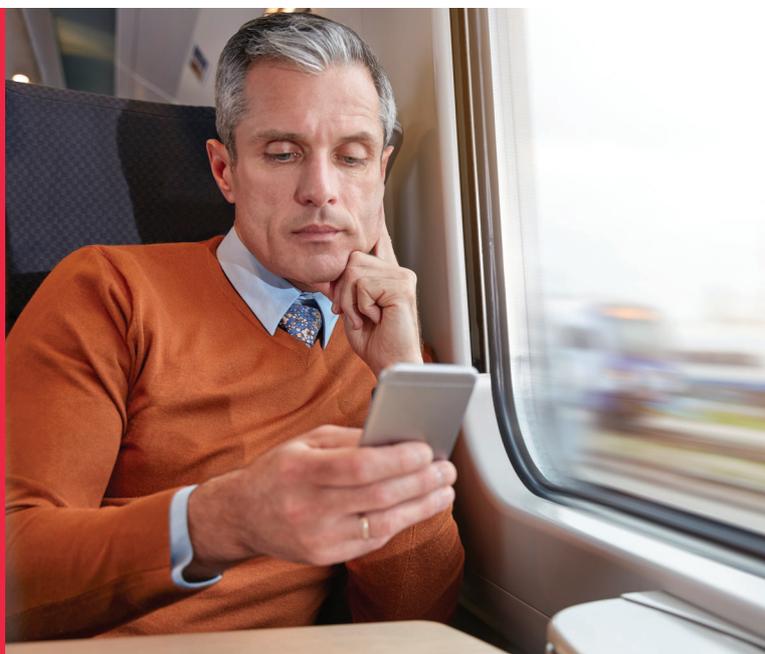
Protect your Revenue

Keep more revenue with leading-edge security, fraud and loss mitigation solutions
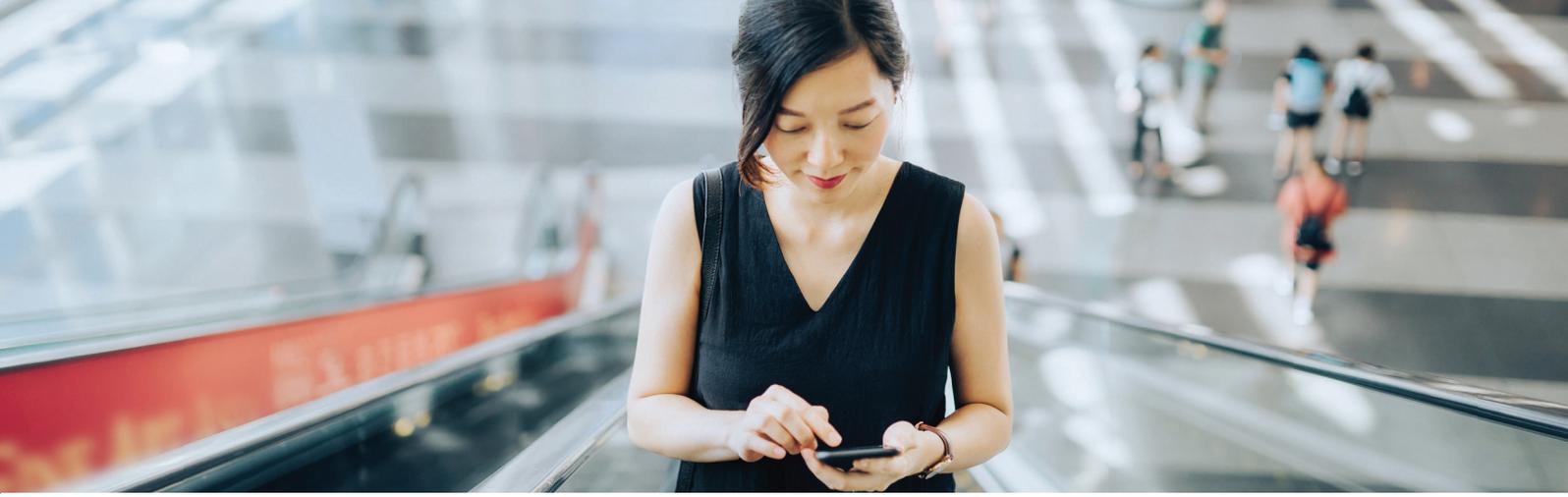
3DS2: The leap forward in authentication

Balancing risk reduction with seamless payment experience can be tricky. For many years, 3DS1 has been a valuable tool proven to reduce fraud and increase authorization rates. Now, it's getting even better with upgraded, modern features that will take out friction and give cardholders an improved checkout experience.

3DS Flex supports 3DS2, a global solution to the authentication challenge, with 3 key benefits:

1. More data, less friction: with 3DS2, issuers can receive more than 100 data elements with each transaction. They have the information they need to authenticate transactions invisibly, and only challenge the riskiest ones (typically 10% of volume).

2. Sales uplift: when challenged to authenticate their purchase on their issuer's page, shoppers will be offered a range of options, such as one-time passwords or biometric recognition. Improved authentication lowers fraud, resulting in more revenue for you.

3. Mobile optimization: 3DS2 supports non-browser card-not-present payments, so in-app, mobile and e-wallet transactions are now optimized for authentication.

With 3DS2, the shopper experience is placed at the centre of the authentication process.
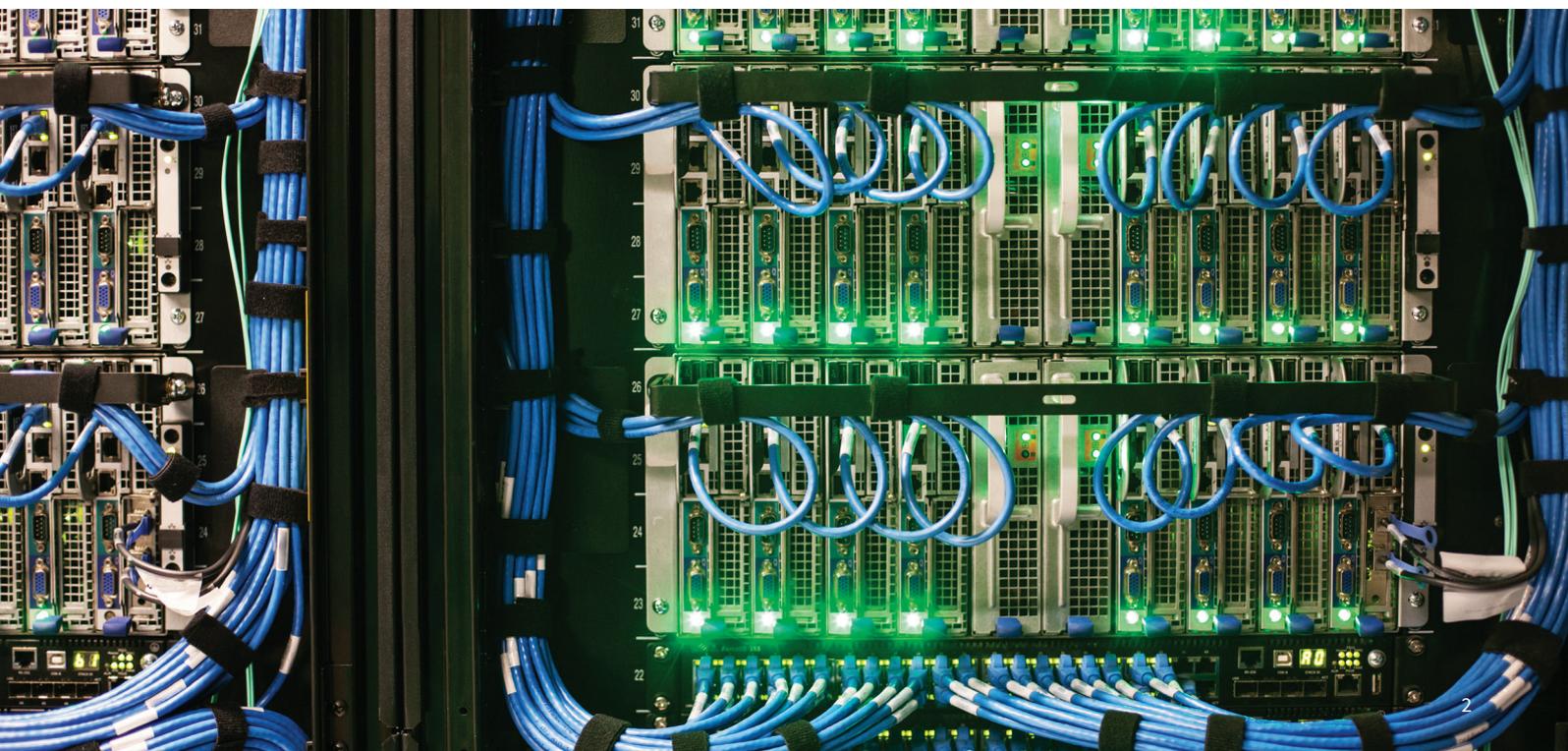
3DS Flex Standard: features and benefits

Feature	Benefit
Protocol routing and optimization between 3DS1 and 3DS2	Ensures you can authenticate any transaction, regardless of whether the issuer is ready with 3DS2
Seamless device data collection	Reduced latency, as this runs in the background during checkout
Multi-channel support, including iOS and Android SDKs	Authenticate payments from any device, including web, mobile and connected devices
Multiple integration approaches	Standard JavaScript approach, plus the ability to support other emerging hybrid and API integrations
Acquirer agnostic	Choice of acquirer: authenticate your transactions with Worldpay and then send the authentication token to any acquirer
Mobile optimized challenge experience	Improved iframe rendering for 3DS1 on mobile and brand new challenge flows available for 3DS2
Always updated to latest EMVCo 3DS2 protocol	New features released as part of updated specifications will be available, as part of your initial integration
Issuer monitoring	Proactive monitoring of issuer behavior to ensure that they are executing authentication efficiently
Seamless integration to our SCA[1] Exemption Engine[2]	Helps you avoid having to authenticate some of your low risk, low volume, recurring, corporate or whitelisted transactions
Highly secure platform	Provides a more secure checkout experience for your global shoppers
Scalable solution	Can handle as much authentication volume as our customers require
Operated by experts	Leverages over two decades of authentication experience to provide the very best global solution

3DS Flex Premium: features and benefits

Feature	Benefit
Dedicated 3DS consultant	Benefit from a 3DS partner who helps you design your global 3DS strategy, based on your risk appetite and local regulations
Micro rules	Choice and flexibility on when and where 3DS is applied
Advanced reporting	Understand exactly how your customers are interacting with 3DS Flex, analyze particular shopper behaviors and use the data for chargeback defense.
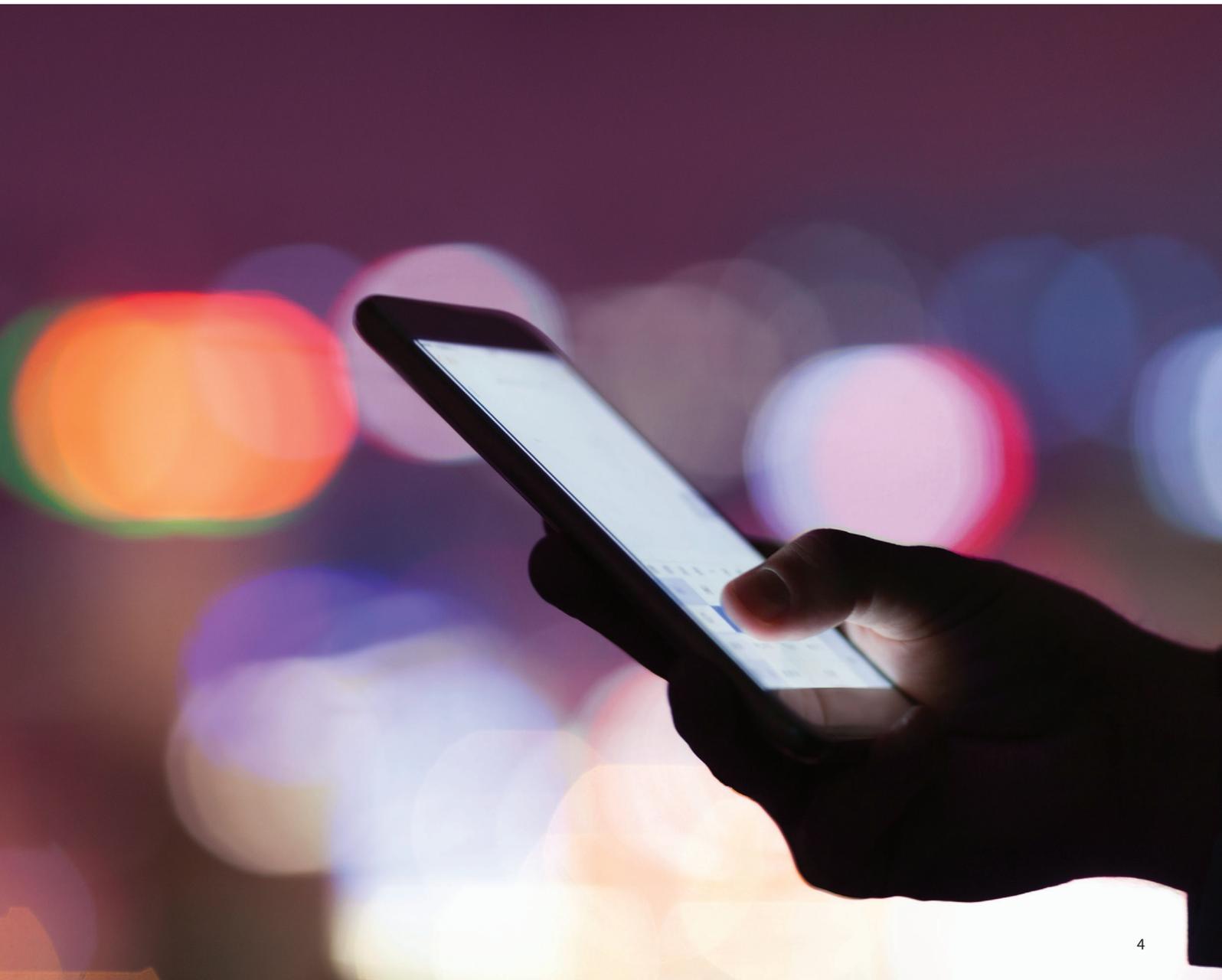
Here is the step-by-step process:

1. Checkout

Your shoppers go through the normal checkout process, entering their payment details.

2. Device Data Collection (DDC)

Worldpay and shoppers' card issuers perform "Device Data Collection" (DDC), during which we collect information about the shopper's environment (browser manufacturer, browser window width and height, etc.).

3. Merchant submits authorization

You (the merchant) submit an authorization request to Worldpay, including extra information relating to DDC and about the shopper's relationship with you and the order.

4. Worldpay submits authorization

Worldpay submits thisinformation to the card schemes and issuers. They decide whether the payment is authentic.

5. Payment authenticated

If the payment is authenticated, it is processed as normal with no further action required by you or the shopper – a frictionless flow.

6. Payment not authenticated

If the payment is not authenticated, you redirect the shopper to a 3DS challenge provided by the issuer. This allows the shopper to further authenticate the purchase.

7. Authorization request

Once completed, you submit another authorization request and Worldpay resubmits the authorization.

Why Worldpay from FIS

If you do business in the European Economic Area (EEA), the implementation deadline of the second Payment Services Directive (PSD2) is fast approaching. Under PSD2, all electronic transactions in the EEA will require Strong Customer Authentication (SCA), unless an exemption applies.

3DS (preferably 3DS2) will be the main method of complying with this requirement - so 3DS Flex will be particularly relevant for you if you transact in the EEA.

It pays to be prepared: you need the right guidance to navigate the complexities new regulations can bring, and the support to implement the new requirements in your environment.

That guidance is found in Worldpay:

More than 40 years' experience in connecting payments through every change imaginable in payments.

Data driven insights from over 40 billion transactions.

Heritage of merchant advocacy and a global role in actively influencing and shaping the regulations that affect payments and merchants.

Our experience places us at the forefront in providing clarity, education, and innovative solutions that help you win in building Strong Customer Authentication and PSD2 compliance. With a single integration, we help you mitigate fraud risk, reduce PSD2 compliance costs, and create better, safer customer experiences.

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READY TO TAKE THE NEXT STEP?

Talk to us at worldpay.com/global/about/contact-us or get more information at worldpay.com