FSS SECURE3D

Frictionless payments,
delivered safely

FSS Secure3D offers a comprehensive approach to secure all modern-day payment channels for card not present transactions.

AWARD-WINNING

REAL-TIME

RISK-BASED

AUTHENTICATION

EMVCo 3D

SECURE 2.2

WHY FSS SECURE3D?

10x
More Data Variables

120 Million+
Transactions Processed Annually

8000 TPS
Recorded Benchmarking

20+
Global Banking Customers

$340 Million
Processed in Value Annually

>94%
OTP delivery in less than 30 Seconds

<0.1%
Technical declines recorded across all customers

EMVCo 2.2
Certified

PCI S3
Compliant

A FRICTIONLESS

PAYMENTS EXPERIENCE

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In a technologically advancing global market, consumers expect a fast, frictionless, and secure Commerce, Banking, and Payment's experience when they are transacting online. Banks and merchants are continuously striving towards achieving this frictionless journey where online transactions and payments are concluded simply at the click of a button. But as incidents of online fraud and identity theft continue to increase, both merchants and consumers are becoming more apprehensive about the safety of their transactions. Therefore, technology partners must offer solutions that not only ensure a smooth and secure customer experience but also adapt to the evolving threats and changing demands of customers.

FSS Secure3D's Smart Authentication Engine eliminates any possible risks associated with Card Not Present (CNP) transactions, while ensuring a smooth and hassle-free checkout experience for customers. This results in a higher rate of completed sales and increased revenue for businesses. Leveraging advanced customer profiling mechanisms using approximately 150 data variables, Secure3D authenticates Card Not Present transactions based on transaction risk scores that reduces the need for customer intervention significantly and improves their experience across all modern payment channels.

AUTHENTICATION AS PER
YOUR CHOICE

FSS Secure3D is a dynamic solution that offers issuer the ability to authenticate a transaction via multiple options giving the customer the freedom to transact as per their medium of choice:

Additionally, FSS Secure3D enables issuers to offer the compatibility to make payments and authenticate transactions across multiple form-factors relevant to their customer base.

OTP over SMS as well as Email:
Provide customers the convenience of fast, reliable, and handy medium of authentication by receiving OTPs on message and Email as per their choice.

Static Passwords:
Use a combination of static PIN + OTP to enable 2-factor authentication.

Out-of-Band (OOB) Authentication:
- Biometric Authentication
- Pattern
- Voice Authentication
- Facial Recognition
- Retina Recognition

Knowledge-based Authentication (KBA):
Authenticate transaction by answering specific questions.

Mobile-In Apps

Wearables

Gaming Console

Smart TV

Smart Watch

Desktop

FSS SECURE3D

GROWING BUSINESS
RISK FREE

FSS' data-rich risk engine enables 95% transactions to be approved seamlessly.

FSS Secure3D is built to ensure a seamless payments experience that ensures minimum risk and maximum checkout conversions. At the heart of FSS Secure3D solution design is an advanced risk-based authentication engine that dynamically profiles merchant, customer, and issuer based on multiple data points.
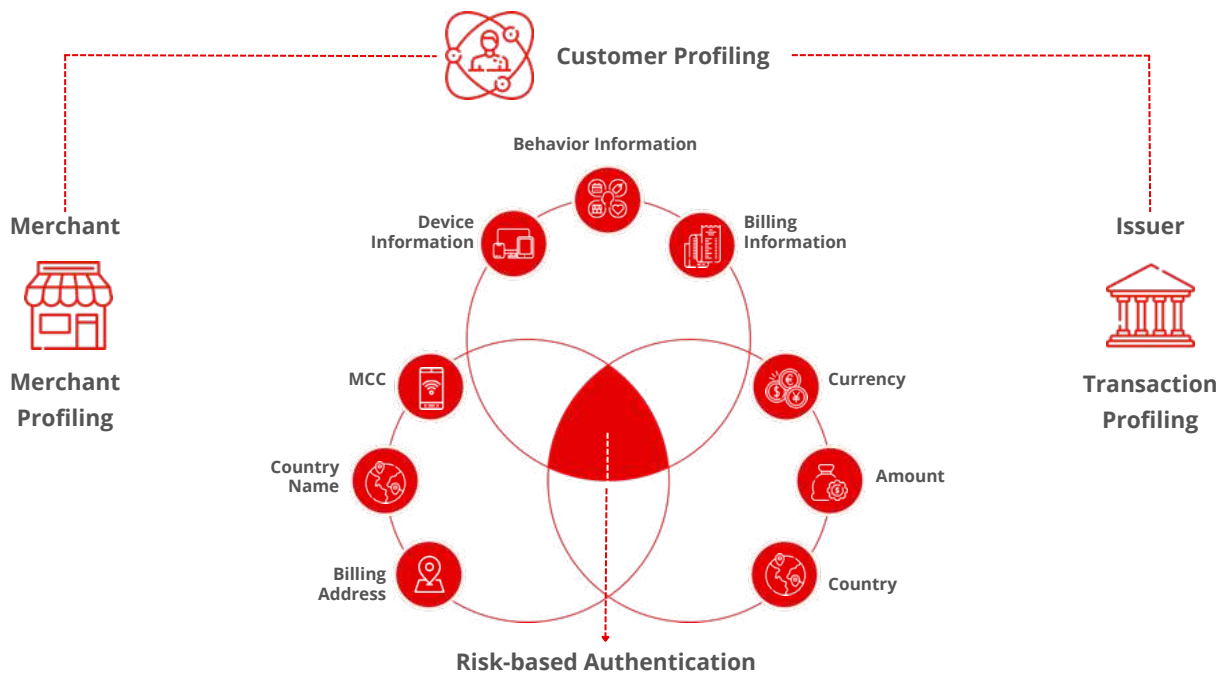
By leveraging sophisticated machine learning algorithms and extensive data based on 150 diverse variables exchanged between merchants and issuers, FSS Secure3D ensures seamless and transparent verification of customers and gives the customer flexibility to choose from multiple payment modes as per the convenience.

Experience the joy of online commerce, risk-free with FSS Secure3D
Reduce Frauds & Chargebacks | Reduce False Declines | Increase Check-Out Rates

SECURITY
AT EVERY STEP OF THE PAY

FSS Secure3D comes with a host of security features that allows you to protect your transaction and counter fraud at every step.

Accountholder Verification Value:
Proactively generate CAVV (Visa) and AAV (MasterCard) to verify message sender's identification.

Data Encryption:
Enable multi-level (DEK/KEK) encryption for confidential data like Card Number, OTP to safeguard customer as well as issuer interests.

Card Tokenization:
Enable tokenization and safeguard customers by substituting secure information and sensitive card information with tokenized data, eliminating the risk posed by data breaches.

Data Masking:
Mask data like mobile number during specific instances for an added layer of security.

FSS Secure3D is backed by a strong security infrastructure monitored at multiple levels.

Password Security
Time - bound Validity Of Passwords
3DES encryption on dynamic keys

Protect Critical Information
Data encrypted as per PCI, PA-DSS standards
Transmitting sensitive data with SSL
Comprehensive hashed security for storage

Server and Network level security
Firewall protected servers
Dynamic server load balancing
Penetration and vulnerability testing
3rd party code validation

Data Security and Integrity
Extensive audit trail support
Optimized queries and utilization

Things we care about

A GLOBAL
TRANSACTION SECURITY SOLUTION

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Globally, payments move via multiple schemes, channels, and are subject to different regulations and it becomes tough to manage compliances at a global scale. FSS Secure3D is certified by all major payment schemes and is compliant to global payment standards and mandates. At the same time, FSS Secure3D is a configurable solution that caters to local/region specific payment requirements as well.

AUTHENTICATION DELIVERED AT
SPEED AND SCALE

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FSS Secure3D is designed to enable faster go-to-market for banks as well as faster registration and checkout for the end consumer:

- **Batch Upload and Management:** Enable quick and easy batch registrations leading to faster time-to-market and better performance.
- **API-led Registration:** Integrate ACS with CMS and leverage ACS API to seamlessly pull cardholder data.
- **Registration via Client Server:** Avoid customer registration by pushing transaction data directly to customer server.
- **Dynamic Registration On the Go:** Customers can register directly while making a transaction by setting up a password during checkout.

END-TO-END CONFIGURABILITY FOR THE ISSUER

FSS Secure3D offers the bank end-to-end configurability at the administration portal level to manage authentication parameters and access controls. Some of the configurable features of the solution are:

Issuer Branding

Customize personal marketing message for end customer on authentication page.

CMS Integration

Seamlessly integrate ACS with the CMS to fetch customer data for registration.

User-based Access Controls

Set-up user-based access and restrictions on the management portal.

Multi-Currency Support

Global solution deployable across geographies and authenticates transaction in multi-currency based on regional mandates and standards.

BIN-level Configuration

Provide option for Clients to configure different parameters and card level settings for each BIN for 3DS 1.0 and 3DS 2.2 respectively.

Configurable OTP Flows

Determine the preferred channel of OTP delivery, permissible velocity of OTP inputs, the number of invalid entries to block the card, etc.

Variable OTP

Flexible OTP lengths ranging from 4 to 9 digits.

Configurable Block List

Block transactions based on merchant category code, region, currency, etc.

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Things we care about

COMPLETE VISIBILITY FOR
INTELLIGENT DECISIONS

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FSS Secure3D offers an intelligent dashboard and a dynamic reporting engine that generates recurring and periodic reports monitoring multiple, customizable parameters.

Transaction Summary Report	**OTP Summary Report**	**Card Enrolment Report**
Institution based Report	**Scheme based Report**	**Admin specific Audit Reports**

An exhaustive reporting engine can provide a single-window view of all CNP transactions processed by the system and equip the issuers with high quality insights backed by near real-time data.

At FSS, we understand the complexities of operating a new-age payments business and as strategic technology partners, it is our mandate to equip these businesses with future-proof, user-friendly, transparent technology solutions that are not only industry-ready but also industry-leading.

FSS
PROMISE

**Our Technology,
Your Business**

At FSS, we leverage cutting-edge technology to offer innovative financial solutions and simplify the banking experience for our clients. By working with us, you'll have the opportunity to be part of a dynamic and forward-thinking team.

Over 3 decades
of experience architecting national payment infrastructures

Laid the foundation for
**India's
ATM Network**

2500+ payment experts
are building reliable solution & providing support 24x7x365

Global presence with local knowledge across 26 countries in
MENA, APAC, Europe and Americas

Future proof technologies
with integrable SDKs/ APIs, cloud-native microservices, elastic apps, zero data loss, pluggable marketplace apps

Diverse base of
150+ Customers among banks, processors, non-banks, central banks and more

ABOUT US

Financial Software and Systems (P) Ltd. or FSS is a leader in payments technology and transaction processing. FSS offers an integrated portfolio of software products and hosted payment services built over three decades of experience. Headquartered in India, FSS services leading global banks, financial institutions, processors, central regulators, and governments across North America, UK/Europe, Middle East, Africa, and APAC.

For more information visit **www.fsstech.com**

FSS

POWERING PAYMENTS