



SECURE CUSTOMER AUTHENTICATION

3D Secure (3DS)

Bluefin's 3D Secure (3DS) solution authenticates cardholders for Ecommerce transactions at the point of interaction on the web. As a result, the chargeback liability is shifted off the merchant account, and onto the card issuer. Authenticated transactions are considered less risky and more likely to be authorized, with a 2% - 10% increase in approvals.

Bluefin's 3DS sits on the merchant payment form and allows the acquiring bank (merchant's bank) to verify with the issuing bank (cardholder's bank) that a cardholder is, in fact, who they say they are. This is done before the transaction is sent through for processing via a security check utilizing risk-based authentication. 3DS is currently available for Elavon merchants through our embedded iFrame in PayConex™, a customizable API, and through ShieldConex®.

- + Increase Authorization
- + Chargeback Liability Shift
- + 100% Frictionless
- + PSD2/SCA Compliance

The checkout process remains the same. The authentication happens in the background unseen by the cardholder. The authentication starts as soon as the cardholder starts typing their information.

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Now let's get your billing info

Credit or debit card number

Expiration CVV

Name on card

Billing Address

Address

ZIP Code City

State

Use this as my legal business address

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Bluefin Sales
800-675-6573 (ext. 1)
bd@bluefin.com