

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.

The image shows a hand holding a smartphone displaying a 'Thank you' message with a checkmark icon and 'Payment Success'. Below this, it says 'Your payment of \$175.00 was successfully processed' and 'Receipt has been emailed to account@xxxx.com'. A 'Continue Shopping' button is visible. In the background, a laptop screen shows a checkout form. The form includes a 'You're purchasing' section for 'QuickBooks Online Simple Start' with a 70% OFF promotion. The 'Now let's get your billing info' section contains fields for credit or debit card number, expiration date (10/2023), CVV, name on card (Samantha Martin), and billing address (Address, ZIP Code, City, State). A checkbox for 'Use this as my legal business address' is checked, and a green 'Get Started' button is at the bottom.

Learn More

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