Reduce False Declines & Increase Approvals with Payment and Behavioral Biometric Authentication

43% of monthly card-not-present transactions are fraudulent.

$7 Billion spent on fraud each year.

4X digital fraud rate compared to physical fraud.

43%

of monthly card-not-present transactions are fraudulent.

Leverage NuData Security at checkout

Leverage Behavioral Biometrics at Checkout

Intelligently Populate Optional Data Fields in Authentication Requests

Rules Engine Tailored to Enhance Decisioning & Manage Compliance with Global Regulations

Connect to EMV 3-D Secure to Reduce CNP Fraud & Increase Approvals

Device Intelligence

Behavioral Analytics

Passive Biometric Verification

Behavioral Trust

Consortium

The fraud landscape

What are the benefits of Smart Interface?

What we’ve seen so far

+12% rise in approvals

-12% drop in fraud

What is EMV 3-D Secure?

What are the benefits?

How can merchants participate?

Merchants can participate in EMV 3-D Secure with Trust Consortium, a cross-industry initiative that leverages behavioral biometric authentication technology. The benefit is that it allows merchants to participate in EMV 3-D Secure without altering their current 3-D Secure infrastructure.

What is EMV 3-D Secure?

EMV 3-D Secure is an industry standard designed to share data and improve card-not-present authentication.

What are the benefits?

Reduce false declines, increase approvals, and decrease card-not-present fraud.

How can merchants participate?

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Online card-not-present fraud by 2020

4X digital fraud rate compared to physical fraud.

Digital fraud rate compared to physical fraud.

Saved in December by retail merchants using NuData

+50 Million

Accuracy in Bot Detection

+99%

Behavioral Events in Trust Consortium

700 Billion

Devices in Trust Consortium

2.5 Billion

online card-not-present fraud by 2020

Leverage NuData Security at checkout

Leverage industry-leading behavioral biometric authentication at checkout to funnel out automated attacks & bad actors during the pre-payment process before sending transactions through 3-D Secure

What we’ve seen so far

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• -12% drop in fraud

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The key to reducing false declines is a layered approach to authentication

Mastercard’s Smart Interface

What are the benefits of Smart Interface?

Smart Interface is Mastercard’s network-agnostic payment authentication solution that allows merchants to connect to 3-D Secure while leveraging behavioral biometric authentication at checkout.

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A bit about EMV 3-D Secure

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