



3DS2

Delivering a seamless and
secure checkout experience
for your customer



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 authorisation rates. Now, it's getting even better with upgraded, modern features that will take out friction and give cardholders an improved checkout experience.



Benefits of 3DS2



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).



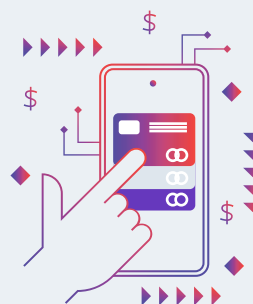
Sales uplift: when challenged to authenticate their purchase on their issuer's page, shoppers will be offered a range of options, such as one-time passwords or biometric recognition. Improved authentication lowers fraud, resulting in more revenue for you.



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

Did you know?

60% of all new smart phones boast at least one biometric feature, such as fingerprint sensors, voice or facial recognition technology. 3DS2 supports these biometrics, improving your shoppers' authentication experience.



Features and benefits

Feature	Benefit
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.
Mobile optimized challenge experience.	iFrame rendering and challenge flows available on mobile.
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.
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.

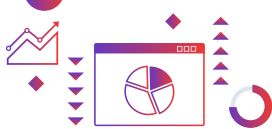


3DS2 step-by-step process:



01. Checkout

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



02. Device Data Collection (DDC)

Information collected about the shopper's environment (browser manufacturer, browser window width and height, etc.).



03. Merchant submits authorisation

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



04. Authorisation submitted

Zai submits this information to the card schemes and issuers. They decide whether the payment is authentic.



05. 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.



06. Payment not authenticated

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

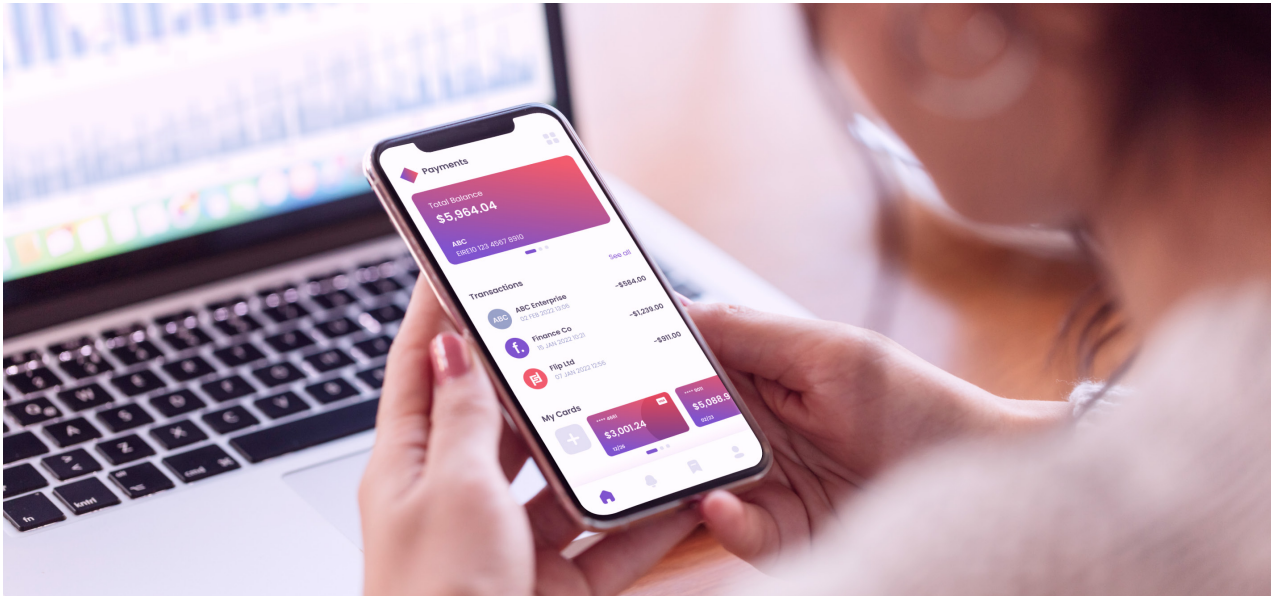


07. Authorisation request

Once completed, the authorisation request is resubmitted.

About Zai

Transforming the future of financial services



Zai is boldly transforming the future of financial services and powering customers by making innovative financial services accessible to all. Zai's payment API is a core capability within its suite of embedded finance products and services, helping businesses manage multiple payment workflows and move funds. Its innovative platforms apply a reliable micro- service architecture to enable authentication, liquidity, payment and settlement with zero wait-times.


Zai's payment orchestration platform allows businesses to optimise their payment stacks and scale faster. With our automated API you can connect with multiple payment processors, accept a growing number of payment methods and expand geographically, all while improving your payment workflow.


Also under Zai's umbrella is [CurrencyFair](#), a global currency exchange platform serving consumers and businesses with competitive exchange rates. Zai has over 200 employees, with plans to grow to 450 by 2025, and is expanding its presence across APAC, UK, USA and the Middle-East.





 For more information please visit hellozai.com




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