



# Visa Consumer Authentication Service

Driving smarter authentication decisions through data

Thanks to connected devices, digital transactions are on the rise.<sup>1</sup> But so are fraud and declines of legitimate card-not-present transactions.<sup>1</sup> Visa Consumer Authentication Service delivers the intelligence you need to reduce fraud and false declines, while limiting friction for a better cardholder experience.

This is how it works:



1. Maya buys a product on her mobile device.

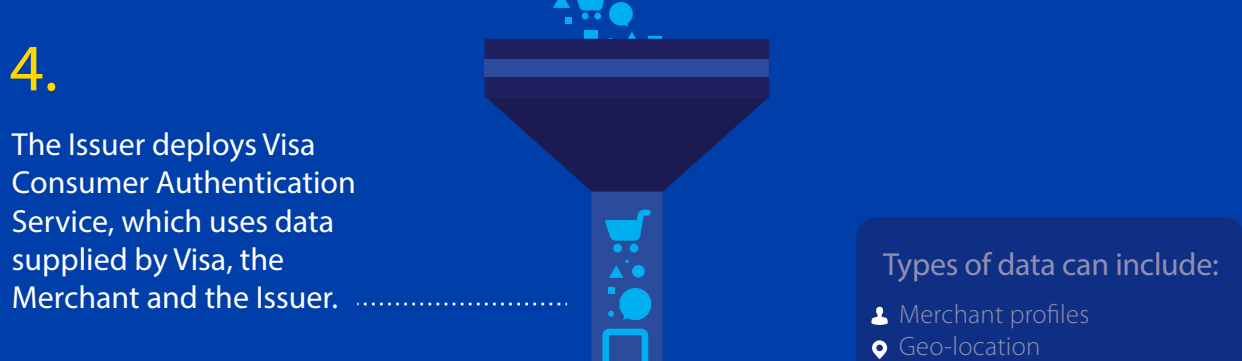


2. The Merchant begins the payment process.



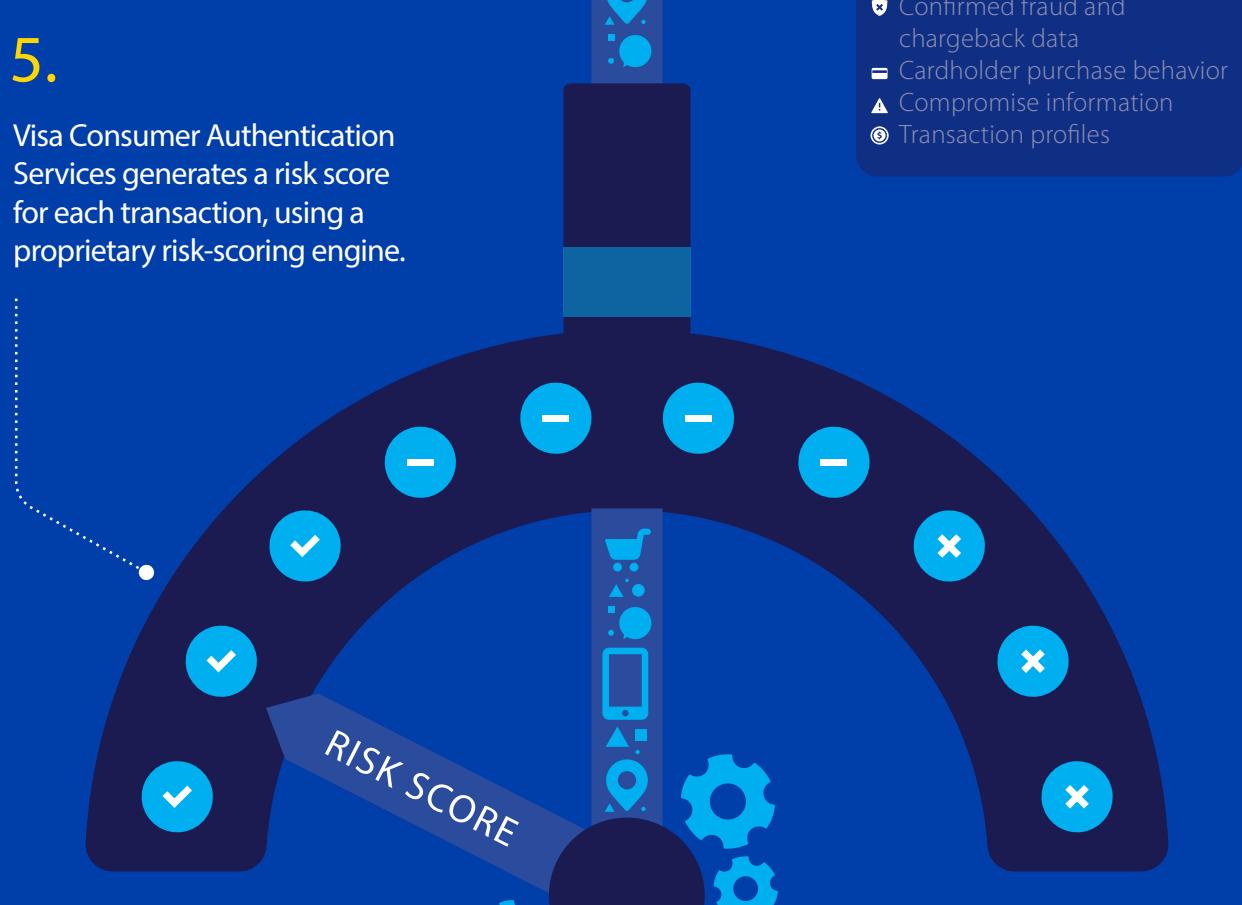
3. As an added layer of security, the Merchant begins the authentication process. The request is passed to the Issuer, along with contextual data, utilizing 3-D Secure.

Visa Consumer Authentication Service helps Issuers make smarter authentication decisions.



4. The Issuer deploys Visa Consumer Authentication Service, which uses data supplied by Visa, the Merchant and the Issuer.

- Types of data can include:
- Merchant profiles
  - Geo-location
  - Session information
  - Device information
  - Emerging fraud trends
  - Confirmed fraud and chargeback data
  - Cardholder purchase behavior
  - Compromise information
  - Transaction profiles

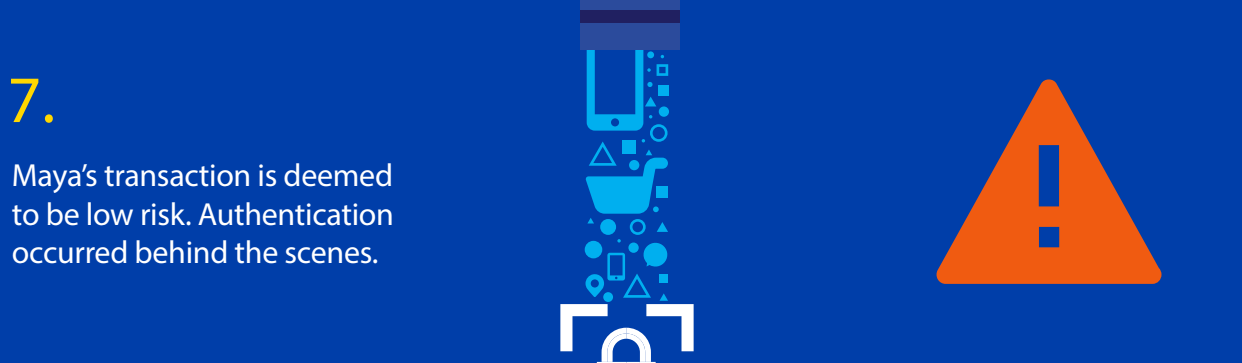


5. Visa Consumer Authentication Services generates a risk score for each transaction, using a proprietary risk-scoring engine.



6. The risk score, as a part of the issuer's unique rule set, helps the Issuer decide whether a transaction is high or low risk.

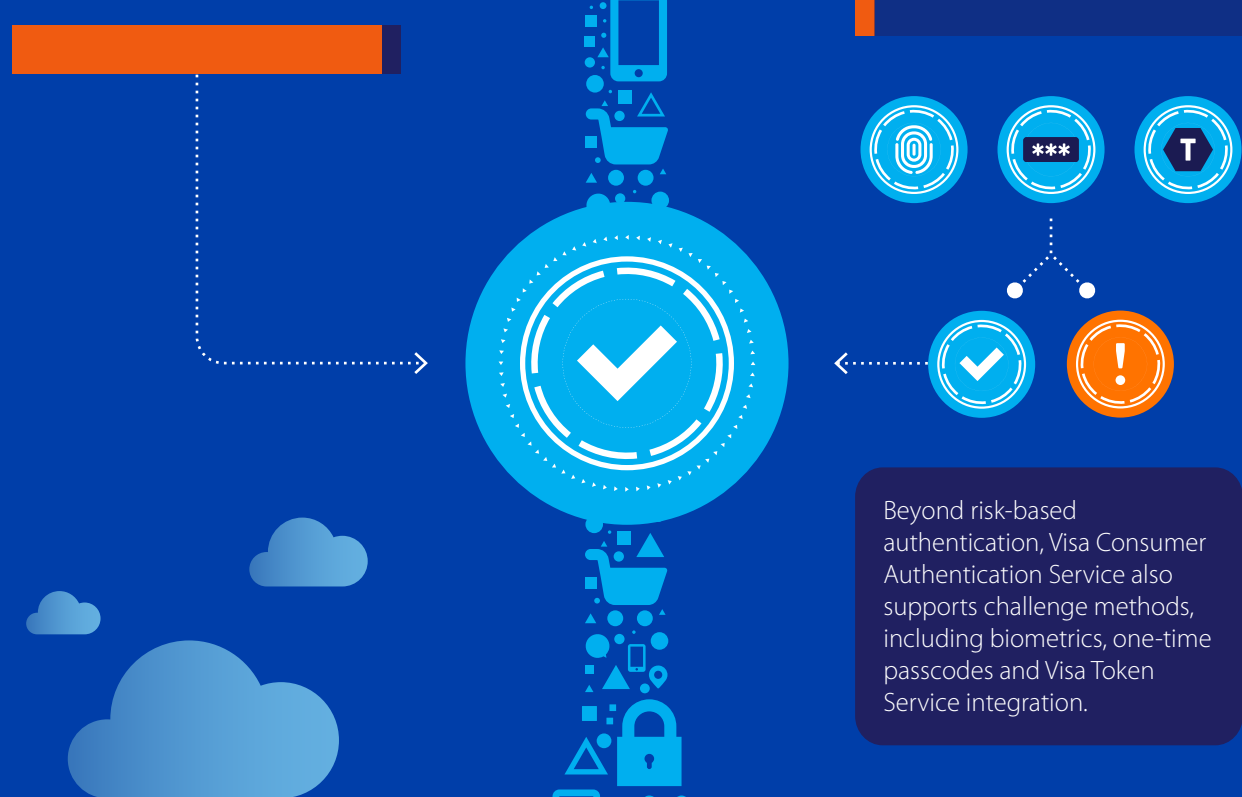
Issuers can create, test and publish rules using a variety of parameters, such as IP address, purchase amount, risk score and Merchant name.



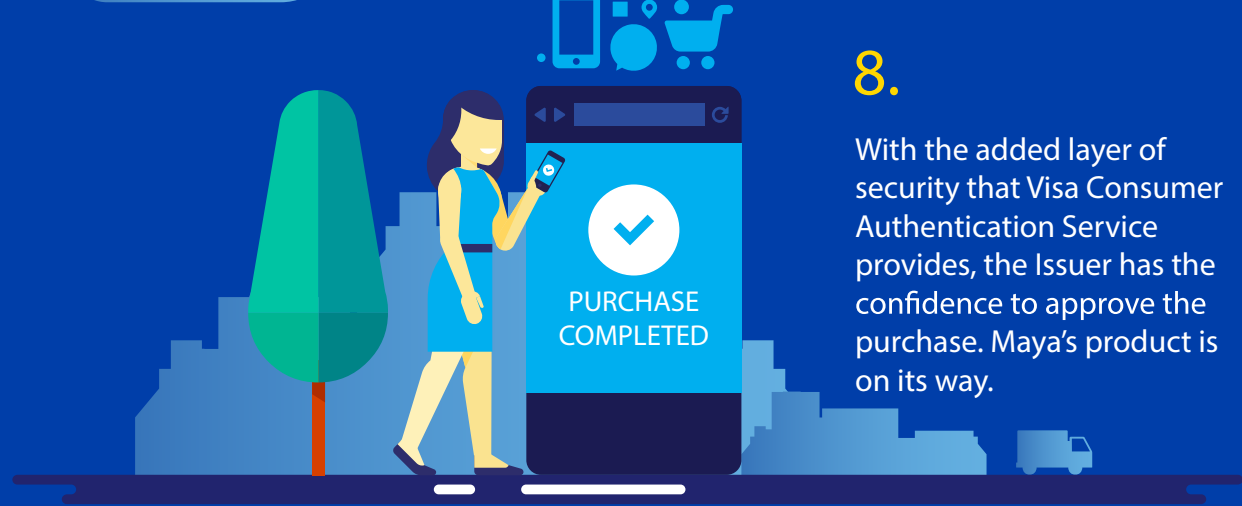
7. Maya's transaction is deemed to be low risk. Authentication occurred behind the scenes.

AN ESTIMATED 95%<sup>2</sup> of transactions are authenticated behind the scenes, without the need for the cardholder to take additional steps.

AN ESTIMATED 5%<sup>2</sup> of the time, there may be the need for stepped-up authentication.



Beyond risk-based authentication, Visa Consumer Authentication Service also supports challenge methods, including biometrics, one-time passcodes and Visa Token Service integration.



8. With the added layer of security that Visa Consumer Authentication Service provides, the Issuer has the confidence to approve the purchase. Maya's product is on its way.

By delivering the intelligence you need to reduce fraud and false declines, Visa Consumer Authentication Service can help provide a better cardholder experience.

1. <http://pymnts.fetchapp.com/files/b2d59e> (direct quote); <https://cardnotpresent.com/declines-cost-merchants-issuers-billions-report/>  
2. Risk-based authentication case study: "Frictionless Experience with Verified by Visa"