

DID YOU KNOW

51% of organisations say they experienced fraud in the past two years

CNP transactions make up **22% of transaction volume**, but account for as much as 59% of all fraud.

20% of consumers switch their bank after experiencing fraud.



With the number of online transactions that are prevalent, the risks of possible fraud have also rapidly grown. In this regard, CNP Shield, the 3-D Secure Access Control Server (ACS) Solution developed by Epic becomes an essential tool to combat fraud and provide a very safe and secure digital experience for customers. CNP SHIELD can be applied to multiple platforms to prevent CNP Fraud



Prevent payment fraud



Stop unauthorized transactions



Reduce chargebacks

- The entire solution is designed, developed, and maintained to scale effectively according to the demand
- The solution factors in rules that can be set up as per the logic of the Financial Institution.
- Capabilities for transactions can be routed through a frictionless path depending on the policies of the company
- Supports authentication requests from Browser-based, App-based, and 3DS Requestor Initiated acquirer channels
- Authentication techniques that use Static, Dynamic, Out-of-Band, and Decoupled methods to verify the legitimacy
- Flexibility to handle Non-Payment Transactions that allow authentication in scenarios beyond traditional payments
- A variety of enrolment mechanisms such as BIN based/ Mass enrolment, Batch file upload through the Web-based Administrative Portal, and scanning of file location

How can **CNP SHIELD** help banks and financial institutions fight fraud?

Authentication Mechanisms



Flexible device and channel support for multiple payment channels including mobile web, in-app and digital wallets.



Static passwords are eliminated and replaced with more flexible biometrics and one-time passwords.



Over 100+ potential data points, captured from the merchant and shared with the issuer



Designed to better authenticate legitimate transactions and to better deny fraudulent transactions.

