




 wibmo |  payu

Wibmo 3DSS

3D Secure Authentication Gateway



Merchants and acquirers need secure, frictionless authentication that protects card-not-present transactions while maximizing approval rates and delivering seamless checkout experiences.

Product Overview


Wibmo 3DSS (3-D Secure Server) is an EMVCo-certified gateway that enables secure 3-D Secure authentication for e-commerce transactions. Supporting both frictionless and challenge flows with 3DS 2.0 data richness, Wibmo 3DSS connects acquirer, interoperability, and issuer domains—delivering enhanced fraud decisioning, reduced customer friction, Express Pay one-click flows, and higher approval rates with very low latency.

Deployment Models: Cloud-hosted • On-premise • Hybrid • Managed service

3DSS Advantage

- EMVCo-certified for Visa, Mastercard, Amex
- Frictionless and challenge authentication flows
- 3DS 2.0 data richness for superior risk decisioning
- **Express Pay:** One-click authentication with minimal redirection
- Higher approval rates with reduced friction
- Very low latency and high throughput
- Mobile-friendly SDK and browser flows
- Reduced transaction failures from network drops

Native Integrations & Ecosystem

- **Card Networks:** Visa, Mastercard, Amex directory servers
 - **ACS:** Access Control Server integration
 - **Payment Gateways:** Wibmo PG and third-party gateways
 - **Merchant plugins:** E-commerce platform integration
 - **Wibmo ecosystem:** ACS, PG, Token Hub, FRM
 - Certificate Authority and interoperability domain
 - Enrollment servers and issuer systems
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Features

Authentication Flows

- **Frictionless flow:** Risk-based authentication without customer interaction
- **Challenge flow:** Step-up authentication (OTP, biometric) for high-risk transactions
- **Express Pay:** One-click authentication with on-page OTP
- SDK and browser flows for mobile and desktop
- 3DS 2.0 support with rich contextual data (100+ data elements)

Three-Domain Model

- **Acquirer Domain:** Merchant plugin integration
- **Interoperability Domain:** Directory servers and certificate authority
- **Issuer Domain:** ACS and enrollment server integration
- Seamless orchestration across all domains

Technical Capabilities

- High throughput with very low latency
- 3DS 2.0 protocol support (AReq/ARes, RReq/RRes, CReq/CRes)
- Device data collection for enhanced risk scoring
- Mobile-friendly integration with native SDKs
- Real-time monitoring and analytics

Security & Compliance

- EMVCo 3DS 2.0 certified
- PCI-DSS compliant
- Strong Customer Authentication (SCA) ready
- End-to-end encryption
- Liability shift protection for merchants



Use Cases

- E-commerce checkout authentication
- Card-not-present (CNP) transaction security
- Mobile commerce authentication
- Recurring payment and subscription authentication
- High-value transaction step-up
- Cross-border e-commerce transactions

Benefits


- Higher approval rates with frictionless authentication
- Reduced customer friction and cart abandonment
- Enhanced fraud decisioning with 3DS 2.0 data
- Improved mobile checkout experience (4× better)
- One-click Express Pay for repeat customers
- Liability shift protection for merchants
- Reduced transaction failures from redirections
- Superior fraud decisioning (8× improvement)

Certifications

- EMVCo 3DS 2.0 Certified (Visa, Mastercard, Amex)
- PCI-DSS compliant
- PSD2 Strong Customer Authentication (SCA) ready
- ISO 27001:2013 certified



WHY CHOOSE?

- EMVCo-certified for Visa, Mastercard, Amex
 - Proven at scale: Billions of 3DS transactions processed
 - End-to-end 3DS expertise with ACS and PG integration
 - Express Pay for superior checkout UX
 - High throughput with very low latency
 - Rapid deployment with merchant plugins
 - 24/7 support and monitoring
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EMVCo-Certified 3-D Secure Server

Contact us

Email: sales@wibmo.com
Website: www.wibmo.com



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