



Wibmo ACS



Secure
Payments



Seamless
Authentication



Superior
Performance



Issuers need intelligent authentication that balances security and user experience—preventing fraud while ensuring seamless checkout flows and regulatory compliance.

Product Overview

Wibmo ACS (Authentication Control Server) is an EMVCo-certified authentication orchestration platform that manages secure 3DS 2.0 payment authentication with AI/ML-powered fraud detection and risk-based decisioning. Supporting multiple card networks (Visa, Mastercard, AMEX, RuPay), Wibmo ACS delivers frictionless and challenge authentication flows, real-time risk scoring, and seamless integration with issuers—ensuring high approval rates, low fraud, and compliance with global payment standards.

Deployment Models: Cloud-hosted • On-premise • Hybrid • White-label

ACS Advantage

- EMVCo-certified 3DS 2.0 for Visa, Mastercard, AMEX, RuPay
- AI/ML fraud detection with real-time risk scoring (<100ms)
- Frictionless and challenge authentication flows
- High availability: 99.95% uptime SLA with disaster recovery
- Rapid deployment: 4-week go-live with minimal integration effort
- Lightweight issuer SDKs (400-800 KB) for iOS and Android
- Device intelligence: Fingerprinting, behavioral analytics, geo-location
- Customizable rules engine and flexible configuration

Native Integrations & Ecosystem

- Card Networks: Visa, Mastercard, AMEX, RuPay directory servers
- Payment Gateways: Wibmo PG and third-party gateway integration
- Issuer Systems: Core banking, fraud engines, cardholder apps
- Wibmo ecosystem: 3DSS, Token Hub, FRM, PG, Orchestrator
- Merchant platforms: E-commerce, mobile apps, recurring payments

Features

Authentication Flows

- 3DS 2.0 frictionless authentication for low-risk transactions
- Challenge flows (OTP, biometric, push) for high-risk transactions
- Out-of-band (OOB) authentication support
- Dynamic step-up based on real-time risk scoring

AI/ML Fraud Detection

- Real-time fraud scoring with <100ms response time
- Behavioral analytics and device fingerprinting
- Transaction pattern analysis and anomaly detection
- Adaptive risk models with continuous learning

Security & Compliance

- EMVCo 3DS 2.0 certified (Visa, Mastercard, AMEX, RuPay)
- PCI-DSS compliant
- Strong customer authentication (SCA) ready for PSD2
- End-to-end encryption and secure credential storage

Performance & Scalability

- 99.95% uptime SLA with active-active deployment
- Load-tested for high transaction volumes
- Disaster recovery and automated failover
- 24/7 monitoring and real-time alerting



Use Cases

- Card-not-present (CNP) transaction authentication
- E-commerce and mobile app checkout flows
- Recurring payment and subscription authentication
- High-value transaction step-up challenges
- Cross-border payment authentication

Benefits


- Higher approval rates with frictionless authentication
- Reduced fraud with AI-powered risk scoring
- Regulatory compliance (EMVCo, PCI-DSS, PSD2 SCA)
- Seamless customer experience with minimal friction
- Fast time-to-market with 4-week deployment
- Operational efficiency with automated decisioning

Certifications & Compliance

- EMVCo 3DS 2.0 Certified (Visa, Mastercard, AMEX, RuPay)
- PCI-DSS compliant
- ISO 27001:2013 Information Security Management
- PSD2 Strong Customer Authentication (SCA) ready



WHY CHOOSE?

- Trusted by 50+ issuers and banks globally
 - Processing billions of 3DS transactions annually
 - EMVCo-certified for all major card networks
 - End-to-end payments expertise across authentication, fraud, and processing
 - 24/7 support and managed service options
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Delivering Trust & Transparency in Digital Payments

Get Started Today

Transform your payment authentication with Wibmo ACS. Contact our team to learn more about how we can help you reduce fraud, improve approval rates, and deliver exceptional customer experiences.

Contact us

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



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Webpage