



Wibmo

FLASHPAY

Wibmo MFA - Merchant Authentication



Product Overview

Flash Pay is a next-generation payment solution that removes common frictions in card-based transactions through biometric authentication. Built on 3DS protocols and aligned with RBI AFA guidelines, Flash Pay uses Face ID or Fingerprint to deliver split-second payments with 80% reduction in transaction time, seamless OTP fallback, and zero redirection flows—enabling merchants to boost success rates and improve conversion.

Deployment Models: Lightweight SDK (400–800 KB) • Native iOS/Android support

Flashpay Advantage

- Biometric authentication: Face ID or Fingerprint
- 80% reduction in card transaction time
- Complete transactions in under 10 seconds
- 1.5–2% higher success rates
- 3DS protocol support: Visa, Mastercard, Amex, RuPay
- Zero redirection flow for seamless checkout
- Built-in OTP fallback for reliability
- RBI AFA guidelines compliant

Native Integrations & Ecosystem

- **3DS Server:** Wibmo 3DSS integration
- **ACS:** Access Control Server for authentication
- **Payment Gateways:** Wibmo PG and third-party gateways
- **Card Networks:** Visa, Mastercard, Amex, RuPay
- **E-commerce platforms:** Quick integration with checkout
- **Mobile apps:** Native iOS and Android SDK

Features

Biometric Authentication

- Face ID or Fingerprint authentication
- True user verification with device binding
- Mobile number verification
- Secure on-device biometric processing

Split-Second Payments

- Complete transactions in 10-15 seconds
- 80% reduction in transaction time
- Zero redirection flow
- No OTP verification screens

Technical Capabilities

- Lightweight SDK (400-800 KB)
- Native iOS and Android support
- 3DS protocol support (Visa, Mastercard, Amex, RuPay coming soon)
- Guest checkout and saved card support
- Network and issuer token support
- Plug-and-play deployment

Reliability

- Seamless OTP fallback if biometric fails
- Minimal network dependency
- Works in low-connectivity areas
- Built-in error handling





Use Cases

- E-commerce checkout authentication
- Quick commerce apps
- Food delivery services
- Bill payment apps
- Travel and booking platforms
- Digital subscriptions
- Gaming and entertainment
- Mobile-first payment apps

Benefits


- 1.5-2% improvement in success rates
- 80% faster checkout completion
- Reduced cart abandonment
- Superior mobile user experience
- Higher repeat customer rates
- Works in limited connectivity scenarios
- Improved customer trust and satisfaction
- Quick go-live: <2 weeks

Certifications

- RBI AFA guidelines compliant
- 3DS protocol certified
- PCI-DSS compliant
- ISO 27001:2013 certified
- Card network compliant (Visa, Mastercard, Amex)



WHY CHOOSE?

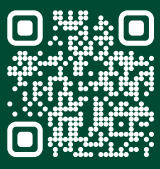
- Proven biometric authentication expertise
 - Seamless 3DS integration
 - RBI AFA compliant solution
 - Lightweight SDK for fast integration
 - Built-in fallback mechanisms
 - Scalable to millions of transactions
 - 24/7 support
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Biometric Authentication for Split-Second Payments

Contact us

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Webpage