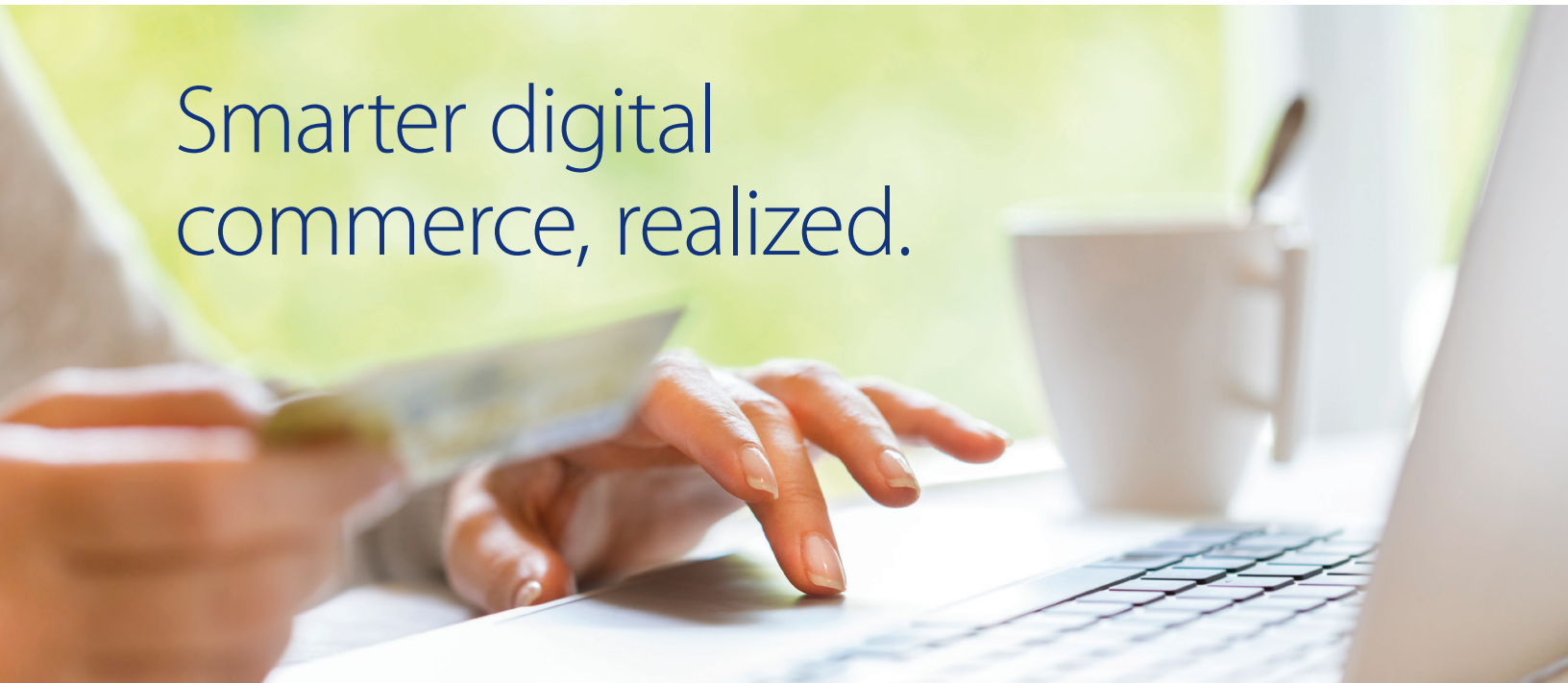# Smarter digital commerce, realized.

Thanks to connected devices, digital transactions are on the rise.

But so are fraud and declines of legitimate card-not-present transactions. Issuers need access to better information to drive down false declines and fraud, and flexible tools to help them manage their strategies.

So how can we continue to reduce false declines, increase approval rates and provide a positive consumer experience?

14%
growth in approved sales.[1]

17%
growth in declines.[1]

22%
more fraud.[1]

Visa Consumer Authentication Service. Enabling improved risk assessment.

Frictionless digital commerce starts with informed decision-making. Visa Consumer Authentication Service is a data-driven hosted solution designed to support an issuer's authentication strategies within their 3-D Secure program. It works behind the scenes to evaluate each transaction based on data from Visa, the merchant and issuer.

Visa Consumer Authentication Service at a glance:

| Unique intelligence | Flexible management | Stronger risk-based authentication | Seamlessly supports both 3-D Secure 1.0 and 2.0 |

Set your own standards.

When a consumer makes a purchase, Visa Consumer Authentication Service uses information, including but not limited to transaction profiles, geo-location, device and session information, to score each transaction.

As an issuer, you can set your own authentication strategies. In addition to using the Visa Risk Score, you can create, test and publish authentication rules using a variety of parameters including IP address, purchase amount, merchant name and more.

Advanced risk-based authentication means the majority of transactions can be approved with peace of mind. While the goal is to maintain a frictionless cardholder experience, sometimes there will be the need for stepped-up authentication. Visa Consumer Authentication Service supports a range of consumer-friendly dynamic authentication options, including biometrics and one-time passwords.

The bottom line.

Visa Consumer Authentication Service delivers the intelligence you need to reduce fraud and false declines, while limiting friction for a better cardholder experience. Easy, flexible management is available via a web portal, giving issuers more control over their authentication strategy.

The power of Visa and CardinalCommerce.

Visa is a global leader in digital payments. CardinalCommerce deepens insights with comprehensive visibility into card-not-present and 3-D Secure processed transactions. Together, Visa and CardinalCommerce are uniquely capable of offering unparalleled intelligence—combining Visa, merchant and issuer data for smarter risk-based decisions and better consumer experiences.

Learn more.

To find out more about Visa Consumer Authentication Service, please contact your account executive.