



FIS Enables Secure Seamless Online Payments with New Worldpay 3DS Flex Solution

March 5, 2020

Key facts

- New solution helps merchants comply with PSD2¹ Strong Customer Authentication deadlines
- With an improved user experience, 3DS Flex can reduce fraud while minimizing both declined payments and cart abandonment.
- Worldpay solution is first to employ the latest 3DS2.2 standards, the next-generation for authenticating cardholders online.

JACKSONVILLE, Fla.--(BUSINESS WIRE)-- As merchants prepare for new regulatory requirements to employ Strong Customer Authentication (SCA) by December 31, 2020² in the European Economic Area and by March 14, 2021 in UK, FIS™ (NYSE: FIS), a global leader in financial services technology, launches its new 3D Secure (3DS) authentication service, [3DS Flex](#).

The new solution from FIS' recently acquired Worldpay merchant business helps global eCommerce retailers and merchants fight fraud, accelerate online and mobile checkouts by reducing cart abandonment, and maximize payment authorizations.

3DS is the primary mechanism used by merchants globally for authenticating cardholders online. It will be superseded by 3DS2, the latest generation of the technology designed to create a more seamless, shopper-friendly payment flow, especially on mobile devices.

While most issuing banks support 3DS1, a growing number are adopting 3DS2.1 and the latest 2.2 protocol. The Worldpay 3DS Flex solution supports all 3DS protocols to provide an improved authentication experience for consumers shopping online while minimizing the incidence of declined payments and reducing shopping cart abandonment.

3DS Flex offers intelligent switching—automatically routing payments for merchants through the most optimal version of authentication supported by the issuing bank. 3DS Flex also helps protect consumers from online fraud by leveraging geolocation data, shopper history and a wealth of other data to accurately verify a shopper's identity online or on a mobile device.

As the first Payment Service Provider to employ the latest 3DS2.2 standards, Worldpay provides seamless payments through its 3DS Flex product, which uses biometric authentication techniques like face ID and fingerprint—as well as the latest technology to exempt consumers from additional authentication steps when a payment is considered low risk or when shopping with a trusted merchant.

In addition, 3DS Flex enables merchants to authenticate payments anywhere in the world, not just in SCA-mandated markets.

“Regardless of the SCA timeframe announced by local regulators, we are ready to help businesses become compliant and apply SCA, so they can offer an improved authentication experience and minimize unnecessary declines or abandonment,” said Charles Damen, SVP Product Strategy, Worldpay Merchant Solutions at FIS. “In an increasingly competitive ecommerce environment, it’s vital for merchants to consistently maximize payment acceptance. Being the first to offer the latest in security authentication with 3DS2.2 will allow our merchants to offer a slick, secure shopping experience to their consumers.”

3DS Flex is a part of Worldpay from FIS' suite of products helping merchants navigate the PSD2 regulation affecting payments in the European Economic Area. To learn more visit: www.worldpay.com/global/psd2

[About FIS](#)

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index. To learn more, visit www.fisglobal.com. Follow FIS on [Facebook](#), [LinkedIn](#) and Twitter ([@FISGlobal](#)).

¹ PSD2 is the second Payment Services Directive of the European Economic Area.

² As announced by the European Banking Authority on October 16, 2019.

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Kim Snider, +1 904.438.6278
Senior Vice President
FIS Global Marketing and Communications
kim.snider@fisglobal.com

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