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# Payment provider FSS launches adaptive authentication solution supporting step-up biometrics

Mar 20, 2019 | [Chris Burt](#)

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Learn how to detect and defeat fraud with identity verification



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Technology company [FSS](#) (Software and Systems) has introduced a new adaptive transaction solution based on 3DS 2.0 protocol to protect banks and customers from card-not-present fraud. The solution uses behavioral analysis and step-up verification measures including facial biometrics, according to a company announcement.

The new FSS Secure3D deploys advanced machine learning algorithms to detect anomalous transactions and continually adjust risk controls based on changing fraud patterns. Issuers can set a combination of variables including parameters related to the merchant, cardholder, device, location, and transaction to determine risk scores and determine if the payment was initiated by the legitimate cardholder. Step-up verification measures supported by FSS Secure3D for suspicious transactions include out-of-band authentication with one-time passcodes, facial and fingerprint biometrics. Issuers can use this flexibility to extend authentication processes to emerging transaction touchpoints such as wearables and IoT devices, according to the announcement.

Banks are required to implement 3DS2.0 in 2019 or 2020, and FSS cites research from the Nilson Report predicting remote fraud could rise to \$44 billion by 2025.

“Secure and seamless transaction

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journeys are a strategic differentiator for new-age commerce,” says FSS President of Retail Payments Suresh Rajagopalan. “FSS Secure3D improves risk-based decisioning capabilities and enables issuers find the sweet spot between strengthening anti-fraud measures and delivering frictionless transaction experiences. The fact that FSS is among the first few service providers globally to achieve EMVCo certification reflects our product leadership position.”

The company says FSS Secure3D analyzes 150-plus data elements, and is benchmarked to process 8,000 transactions per second. FSS provides Authentication-as-a-Service on the FSS private cloud FSSNet to enable acquirers to connect to the platform through APIs. As a multi-tenant solution, FSS enables fraud pattern insights to be shared between participant customers for greater security, and the “as-a-Service” delivery model provides scalable, consumption-based services for faster time to market without upfront investment.

Mastercard is planning to leverage NuData Security's [behavior analysis capabilities](#) to prevent fraud as it addresses the African payments market.

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