

Worldline Access Control Server

Access Control Server is a 3-D Secure solution for Issuing banks to process and authenticate their cardholders during e-commerce transaction.

What does Worldline provide?



Fraud prevention tools with RBA rule engine, and TRA real time scoring



Cardholder repository with real time provisioning and cardholder enrolment portal



Rich back office to monitor and configure



Wide range of authentication methods for all devices



Standard APIs to connect to Bank IT systems



Local German teams to support Issuing banks

+2.4B yearly 3DS transactions

+100 Issuing banks in Europe

+230M 3DS cardholders registered



The new features of our product



More data, less fraud

Leverage authentication data to manage 3DS flow and fight against fraud with features such as:

- authentication data export,
- device scoring using method URL,
- card testing attacks module.



Using AI to improve performance

Harness artificial intelligence to enhance service quality and transformation rates. Our solution will integrate various AI modules such as predictive maintenance, detection of anomalies or deviations on transaction and others, to improve success rates.



Refreshed authentication pages

Our authentication pages aim to improve customer understanding, natively support new 3DS features, and comply with the Accessibility Act.



Giving user more control

New features to help issuers to be autonomous in the management of ACS such as:

- capacity to lead BIN,
- create and simulate rules,
- generate a simplified transaction report,
- a Power BI data analytics module,
- and new test automation capacities.



Preparing for eIDAS 2.0

With eIDAS 2.0, each Member States will need to support multiple European Digital Identity Wallets. Issuers will have to support cardholders' wallets for authentication in online payment use case. Worldline ACS will integrate Worldline Digital Identity Hub providing a one stop shop between all wallets and banks.

