



open ACS

Secure, Seamless, and Smarter 3D Secure

Next-generation Access Control Server (ACS) for high-performance fraud prevention and regulatory compliance.

Architecture & Integration



Plug & Play:

Effortlessly connect with Card Management Systems (CMS) via a secure, API-driven architecture.



Standardized API: Uses the industry-standard RESTful API.



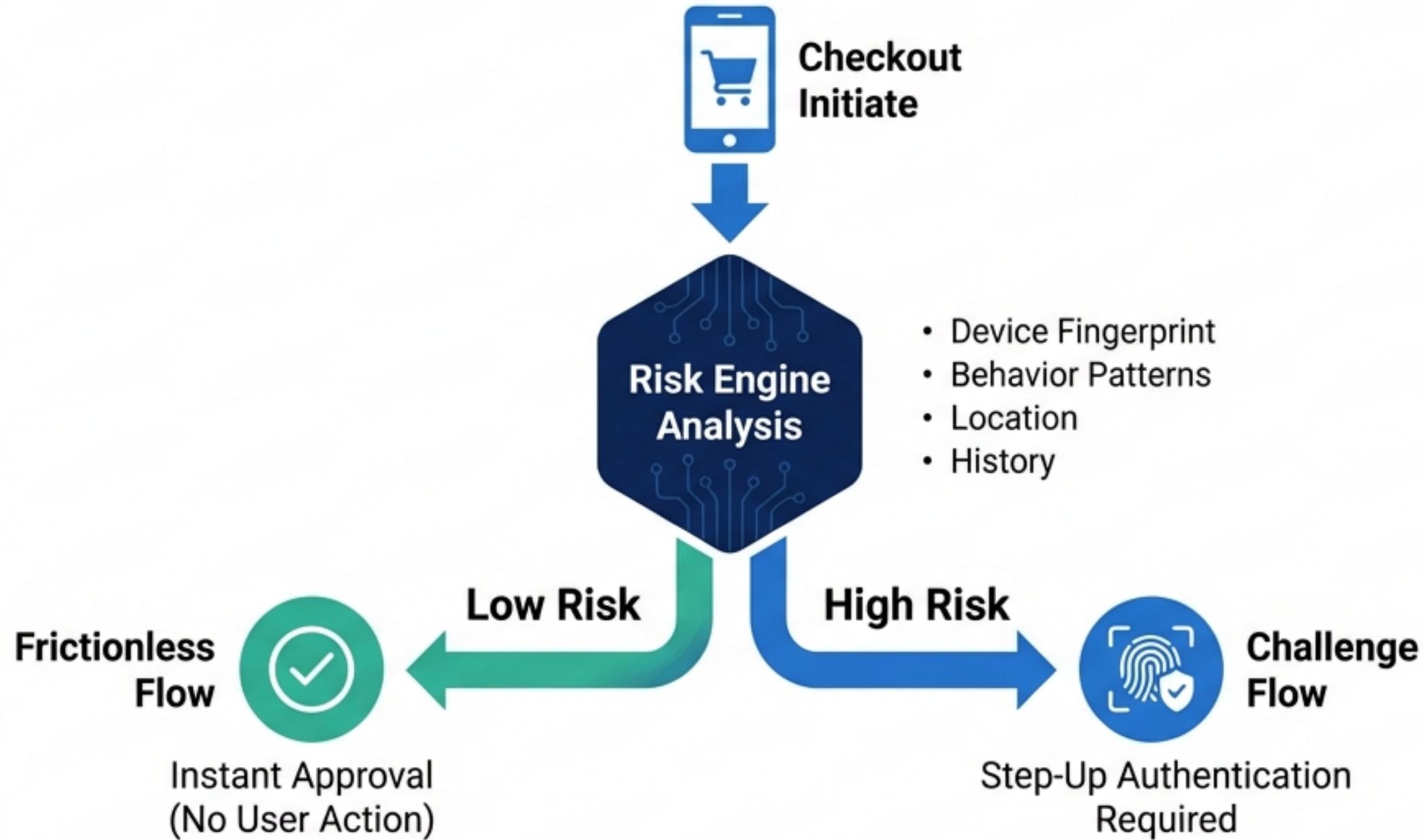
Scalability: Built to process millions of transactions with 99.9% uptime.



Admin Control: Custom dashboard for monitoring, reporting, and rule configuration.



AI-Powered Risk-Based Authentication (RBA)



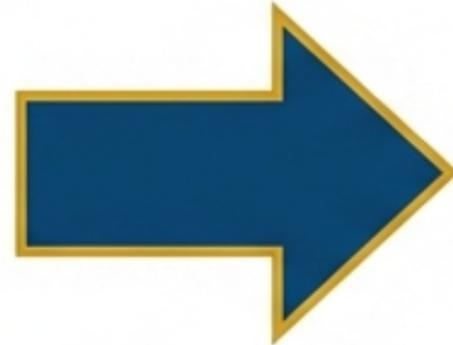
Delivers Best In Class Approval Rates by filtering only suspicious activities.

The Evolution of Transaction Security



3DS 1.0

Traditional password-based authentication. Higher friction.



3DS 3.0 (Current Standard)

Data-driven, dynamic intelligence enabling frictionless authentication.

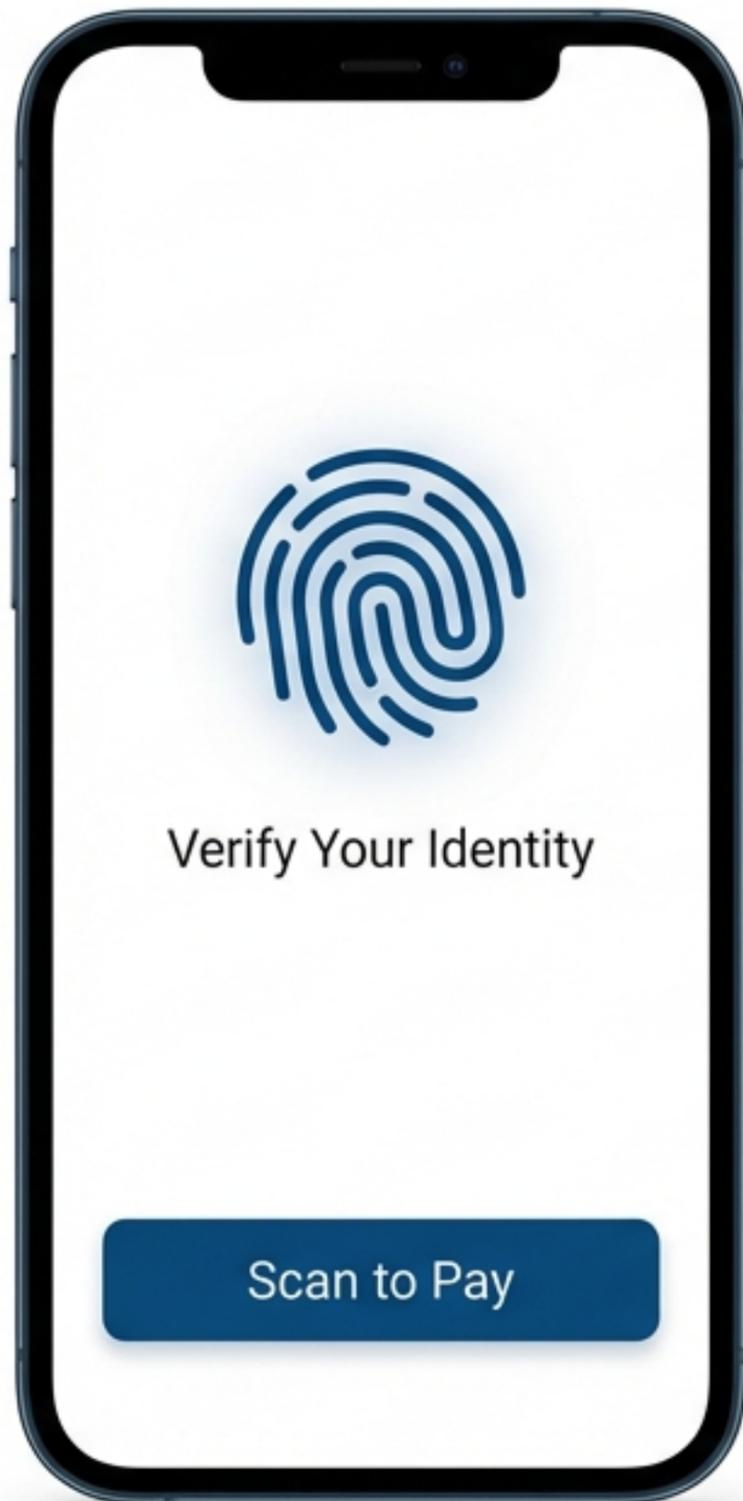
Multi-Channel Support

Browser, In-App,
and Mobile.

Recurring Payments

Switch on/off capabilities
for subscriptions.

Intelligent Multi-Factor Authentication (MFA)



OTP (One-Time Password): SMS and Email verification.



In-App Push: Secure mobile notifications.



Biometrics: Fingerprint and Face ID integration.



Offline Support: Authentication capability without active data connection.

Secure logins without killing conversion rates.

Granular Fraud Prevention Controls

Geo-Blocking (ISO 3166-1)



Prevent transactions from high-risk regions. Full compliance with FATF regulations.

MCC Blocking



Restrict specific Merchant Category Codes (e.g., Gambling) to align with bank risk appetite.

Transaction Intelligence



Real-time monitoring of success rates and fraud attempts to optimize strategy.

Flexible Card Status Management

Method 1: API-Based Validation (Real-Time)



Instant status checks (Active/Blocked) during transaction flow. Seamless RESTful API integration.

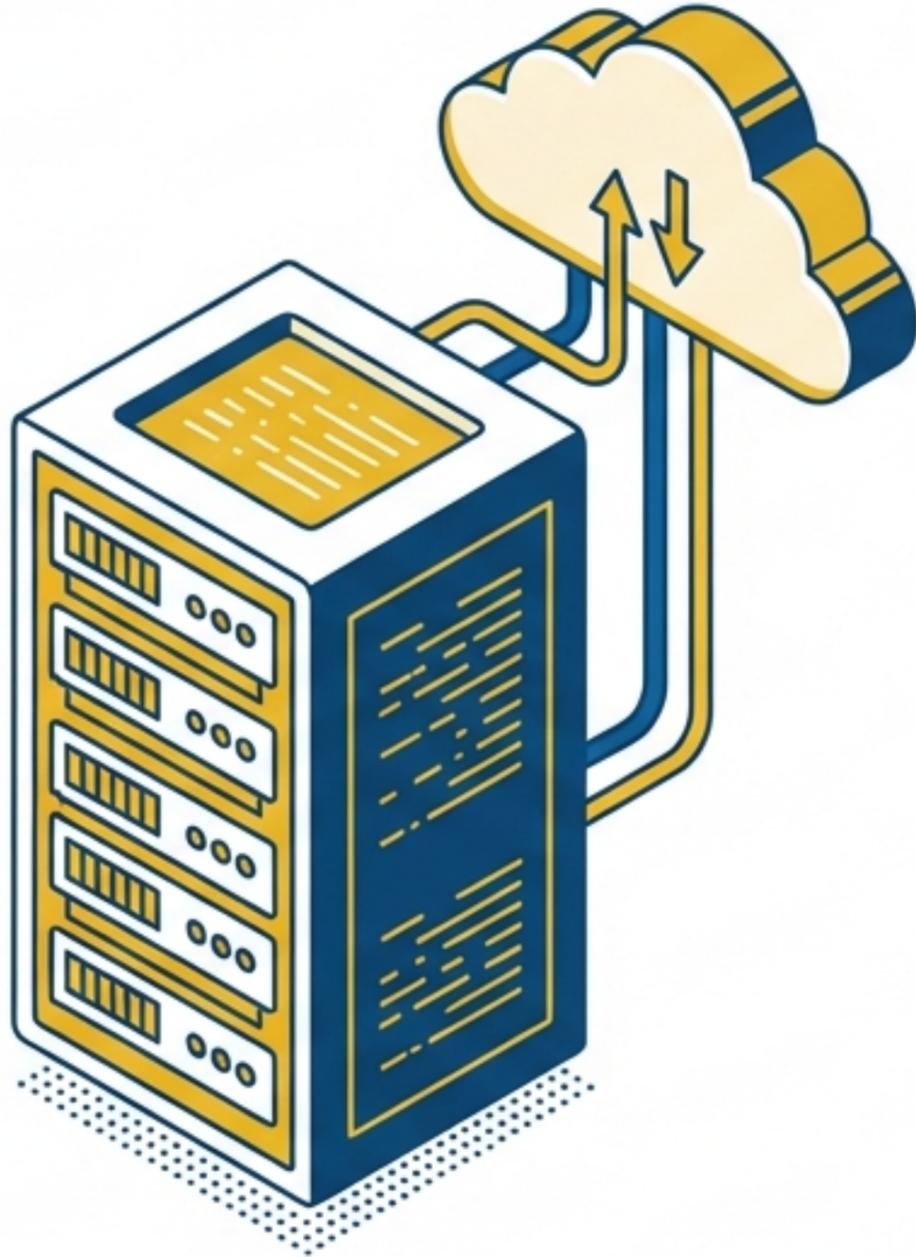
Method 2: File-Based Validation (Batch)



Batch updates for bulk processing. Validates status via periodically updated files for high-volume management.

Seamless integration with legacy or modern Card Management Systems (CMS).

Built for Scale



● ● ● **Plug & Play Architecture:** Secure RESTful APIs for effortless CMS integration.

99.9% Uptime with instant failover.

1000 TPS (Transactions Per Second).

● ● **Deployment:** Ready for Hosted and On-Premises. Standard offering ready in 5 business days.

Complete Operational Control



Multi-institution SaaS model with 8-Digit BIN support.

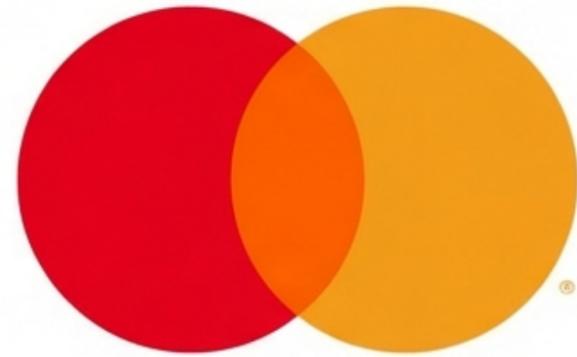
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