

## eGuard - Frequently Asked Questions

### Q. What is eGuard?

A. eGuard is Vantiv's new risk based 3D Secure solution that provides an extra layer of security for eCommerce transactions. eGuard supports MasterCard SecureCode, Verified by Visa, and ProtectBuy by Discover.

### Q. Will cardholders still have to enroll on Visa or MasterCard's website?

A. No. With eGuard, cardholders will automatically be enrolled in the new service.

### Q. Will cardholders still be required to create a password?

A. No. Static passwords will be eliminated and cardholder authentication will be done via a one-time password (OTP). The OTP will be sent to the cardholder via SMS text message.

### Q. Will cardholders have to enter a one-time password for all eGuard transactions?

A. No. Because eGuard utilizes a sophisticated risk based fraud model, the vast majority of your cardholders' eCommerce transactions that are processed as a 3D Secure transaction by the merchant will go through with no interruption. Cardholders will only be declined or asked to authenticate when the activity is suspicious.

### Q. What is the short code for the text message?

A. Messages will come from short code 732-873

### Q. How will the message read?

A. 123456 is the One time Passcode (OTP) for your card ending with 1234.



**Q. Will all of my eCommerce transactions now process through eGuard?**

A. No. In order for an eCommerce transaction to process through eGuard, the merchant must participate in 3D Secure and send as a 3D Secure transaction. Today, less than 5% of all eCommerce transactions are processed as 3D Secure—however, this volume is expected to dramatically increase over the next few years due to increases in card-not-present fraud.

**Q. Is there an exclusion code for eGuard?**

A. At this time, there is not an exclusion for eGuard. Vantiv's fraud team has the ability to exclude a cardholder from the eGuard system. If and when this functionality becomes available in the cardholder exclusion section of iQ, we will notify our issuers.

**Q. What if the cardholder doesn't have a wireless phone on file?**

A. If a cardholder doesn't have a wireless number on file, we recommend updating the contact information that you have on file for the cardholder to include the cardholder's wireless phone number. If you update the number in Vantiv iQ, the change will take place right away and the cardholder can attempt their transaction.

**Q. What happens on a transaction where the cardholder needs to authenticate and we don't have any phone numbers on file for the cardholder?**

A. If there are no phone numbers on file, then eGuard will present Knowledge Based Questions to the cardholder to answer during the checkout process. Example Knowledge Based Questions, Mother's Maiden Name, Date Of Birth, and Zip Code.

**Q. What is the pricing for eGuard?**

A. For pricing questions, please contact your Relationship Manager.

**Q. Will the new eGuard support 3D Secure 2.0?**

A. With the recent announcement of the specifications of 3D Secure 2.0, we are currently working with our vendor to understand how this will impact our current solution.

**Q. Will the logo of the Financial Institution appear to the cardholder?**

A. Yes. The financial institution's logo will appear on the eGuard system when the cardholder is prompted to authenticate.

**Q. Is there a decline code in Transaction Research for declined eGuard Transactions?**

A. Yes. The decline code D198 will be used for declined eGuard transactions.

## Q. What will the cardholder see if they are prompted for step up authentication?

A. The cardholder will see the example screens below. Where you see the Vantiv logo will be the logo for your institution.

### One Time Password

The image displays two sequential screenshots of the Vantiv authentication interface. Both screens feature the Vantiv and MasterCard SecureCode logos at the top right. The main heading is "Added Protection Against Online Fraud". A message box states: "A passcode needs to be sent to you so that your card issuer can authenticate you as the cardholder. You can receive your passcode via text to your phone. Select your choice below." Transaction details are listed: Merchant: GOLFSTORE 3DS, Amount: USD 89.97, Date: 04/04/2017, Card Number: XXXX XXXX XXXX 1668. A dropdown menu labeled "Send my passcode via" is set to "Open for choices". Below this is a checkbox for "I agree that by clicking the box I have read, understood and accepted the 3D Secure Terms and Conditions." and "Submit" and "Cancel" buttons. The right screenshot shows the dropdown menu expanded, with "MOBILE" selected and a passcode field containing "8\*\*\*\*\*8316".

### Knowledge Based Questions

The image shows a screenshot of the Vantiv authentication interface titled "Protecting your online payments". It features the Vantiv and MasterCard SecureCode logos. A message box states: "Please provide answer to each question. This authentication provides an extra level of protection against fraudulent use of your card for online purchases." The form includes three required fields: "Date of birth" with dropdown menus for Month, Day, and Year; "Zip Code"; and "Mother's Maiden Name". Each field has an information icon (i). Below the fields is a checkbox for "I agree that by clicking the box I have read, understood and accepted the 3D Secure Terms and Conditions." and "Submit" and "Cancel" buttons.

Sample screens for Verified by Visa:

## One Time Password

**vantiv** Verified by **VISA**  
**Added Protection Against Online Fraud**

A passcode needs to be sent to you so that your card issuer can authenticate you as the cardholder. You can receive your passcode via text to your phone. Select your choice below.

Merchant GOLFSTORE 3DS  
Amount USD 89.97  
Date 04/04/2017  
Card Number XXXX XXXX XXXX 1668

Send my passcode via **Open for choices**

I agree that by clicking the box I have read, understood and accepted the 3D Secure Terms and Conditions.

**Submit** **Cancel**

**vantiv** Verified by **VISA**  
**Added Protection Against Online Fraud**

A passcode needs to be sent to you so that your card issuer can authenticate you as the cardholder. You can receive your passcode via text to your phone. Select your choice below.

Merchant GOLFSTORE 3DS  
Amount USD 89.97  
Date 04/04/2017  
Card Number XXXX XXXX XXXX 1668

Send my passcode via **Open for choices**

I agree that by clicking the box I have read, understood and accepted the 3D Secure Terms and Conditions.

**Submit** **Cancel**

MOBILE  
 8\*\*\*\*\*8316

## Knowledge Based Questions

**vantiv** Verified by **VISA**  
**Protecting your online payments**

Please provide answer to each question. This authentication provides an extra level of protection against fraudulent use of your card for online purchases.

Date of birth \* **Month** **Day** **Year** ⓘ

Zip Code \*  ⓘ

Mother's Maiden Name \*  ⓘ

I agree that by clicking the box I have read, understood and accepted the 3D Secure Terms and Conditions.

**Submit** **Cancel**