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# Empyrean Gateway and Visa 3D Secure 2.0

A combination we are proud to offer to OECM Customers!

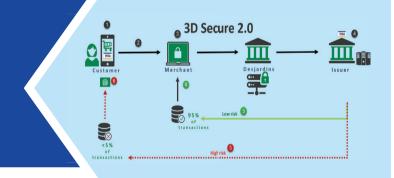
## What it is?

Better, stronger fraud-detection intelligence, to put it simply. 3D Secure 2.0 is a new authentication protocol for online card payment and considered the strongest e-commerce fraud prevention tool. It greatly reduces the potential for online fraud, reduces the cost for processing fraudulent transactions and most importantly reduces processing rate. The 3DS protocol will provide a layer of security in card-not-present online transactions, therefore, greatly reducing fraudulent transactions and chargebacks.

## What are the costs?

### **Exclusive for OECM customers**

Set up Fee \$2,500 Monthly Minimum Fee \$500 Pay only \$0.25 per transaction



## What are the benefits?

**Lowers Interchange Fee** - Saves minimum of 0.5% in processing fees on qualified transactions.

**Reduces Risk of Fraud and Chargebacks**- with this new technology misuse of cards and loss of payments is significantly reduced.

**Provides Protection** - Authorization provides confirmation of identity, code, from the card issuer.

**Better International Transactions** – higher rate of approval for international transactions.

**Secure Server** - 3D Secure offers secure transactions through SSL encryption **Merchant Satisfaction** - with reduction in fraud cases the merchants get an opportunity to increase sales and decrease disputed transactions.

To learn more, please contact: Janet Babin at: 416-477-1795 janet@empyreanms.com



VISA









