

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.