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Worldpay Unveils Patent Pending AI-powered 3D Secure Optimization Service to Increase Payment Approvals

October 27, 2025

New service helps merchants boost approval rates, capture more revenue without added integration or consumer friction

CINCINNATI, October 27, 2025 – Worldpay® today announced the launch of its innovative Authentication Optimization Service, a patent-pending solution designed to maximize payment approval rates and minimize unnecessary friction for merchants using 3D Secure (3DS) to authenticate payments. This service is widely available to merchants that accept payments in non-3DS regulated markets.

"With the Authentication Optimization Service, we're using AI and deep transaction insights to help merchants capture more revenue and deliver seamless payments, especially in markets where strong consumer authentication isn't required," said Cindy Turner, chief product officer at Worldpay. "At Worldpay, security and seamlessness aren't mutually exclusive — they're critical components in how we optimize every payment. Our scale, data, and technology turn declines into approvals, helping clients win back missed revenue, while reducing the kind of friction at checkout that can lead to abandoned carts."

The new service uses artificial intelligence to leverage payment insights across billions of global transactions processed by Worldpay. It makes real-time decisions on when to apply 3DS to authenticate the transaction or directly authorize the payment based on factors such as risk and issuer preference.

This AI-powered solution goes beyond rigid, rules-based systems by intelligently routing transactions to 3DS authentication only when truly necessary — either for regulatory compliance or when Worldpay's data indicates a high probability of issuer acceptance. This targeted approach reduces unnecessary friction while maintaining security and compliance standards.

"At Visa, we understand the need to ensure both security and seamless payment experiences," said James Mirfin, SVP, head of risk and identity solutions at Visa. "We are proud to be a part of Worldpay's new Authentication Optimization Service, which will help merchants boost approvals while maintaining high levels of security. Data-driven, adaptive approaches like this can help bridge the gap between merchant needs and issuer risk management — delivering better outcomes for everyone in the payments ecosystem."

Key Benefits and Features:

- **Maximized Approvals**: Early results from a two-month pilot study with a leading cruise line company that uses 3DS on all transactions demonstrated a 5.5% improvement in authorization rates on average with double-digit improvements in markets where strong consumer authentication is not required.*
- **Improved Customer Experience:** This service reduces friction by intelligently bypassing authentication steps when they are not required to improve approval rates, with the goal of reducing customer drop-off and abandoned carts.
- **Adaptive Data-Driven Decisions**: Powered by insights from billions of transactions, the service continually learns and adapts to changing issuer and market behaviors.
- **Simple Integration**: Merchants already using Worldpay's 3DS Flex can enable payments optimization with no additional integration or data requirements.
- **Optimized Fraud Protection**: Merchants can continue to get the benefits of 3DS for fully authenticated transactions while delivering frictionless checkout experiences. Initial results show a nominal impact on fraud, with only one chargeback reported in two months for transactions where the service bypassed 3DS.*

The Authentication Optimization Service is patent pending and represents Worldpay's ongoing commitment to innovation in payment authentication. For more information about this service and how it can help your business, visit https://worldpay.com/en/products/authentication.

* Individual merchant results may vary significantly based on factors including, but not limited to, current 3DS strategy, geographic markets, transaction types, customer base, and existing fraud prevention infrastructure. While the pilot client achieved improved authorization rates with negligible increase in fraud, the Authentication Optimization Service dynamically applies 3DS to achieve greater likelihood of payment approval. To determine the lift percentage, the calculation did not include payments rejected as double authorization or insufficient funds as they fall outside the scope of the Authentication Optimization Service.

About Worldpay
Worldpay is an industry leading payments technology and solutions company with unique capabilities to power omni-commerce across the globe. Our processing solutions allow businesses of all sizes to take, make and manage payments in-person and online from anywhere in the world. Annually, we process over 50 billion transactions across 174 countries and 135 currencies. We help our customers become more efficient, more secure and more successful. To learn more, visit worldpay.com or follow us on LinkedIn, Instagram, X, and or Facebook.

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