Card-not-present fraud is on the rise and protecting our cardholders from this serious threat is more crucial than ever.

eGuard can provide you an added layer of protection to help mitigate growing eCommerce related card-not-present fraud.

eGuard will replace current static password solutions for MasterCard Secure Code with a Risk Based Authentication model. This tool will provide you with a better experience and will only challenge or decline cardholders when the model detects suspected fraud. When you use eGuard, you will have an added layer of defense to help mitigate the growing card-not-present fraud threat.

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 processed with participating merchants. eGuard supports MasterCard SecureCode, Verified by Visa, and ProtectBuy by Discover.

Q. How do I enroll?
A. With eGuard, cardholders will automatically be enrolled in the new service.

Q. Will I 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. What is the number that is displayed when receiving the for the text message?
A. Messages will come from 732-873.

Q. How will the message read?
A. The message will read, for example, "123456 is the One time Passcode (OTP) for your card ending with 1234."

Q. Will I 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 eCommerce transactions that are processed as a 3D Secure transaction by the merchant will go through with no interruption. You will only be declined or asked to authenticate when the activity is suspicious.

Q. Will the logo of the Financial Institution appear on the eGuard system?
A. Yes. Northstar Bank's logo will appear on the eGuard system when the cardholder is prompted to authenticate.