

# Centennial Bank transforms fraud prevention and customer experience

Centennial Bank, a forward-thinking financial institution deeply committed to securing its cardholders, faced escalating card-not-present (CNP) losses due to an ineffective 3-D Secure (3DS) solution. Centennial partnered with Mastercard and Entersekt to regain control and protect its cardholders, which resulted in a 30% reduction in fraud losses, improvements in transaction approval rates, and stronger compliance.

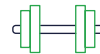
## Bank snapshot



**\$22 Billion**  
in assets



**Nearly 3,000**  
employees



**Strong community**  
and client  
relationship focus

**#1**

**Ranked #1 on Forbes's**  
list of America's Best  
Banks three times

## The challenge: Limited 3DS flexibility and control

Legacy solutions that presented significant limitations were directly impacting the bank's bottom line and affecting its customers:

- Unchallenged transactions led to losses on 3DS transactions
- Lack of control and flexibility prevented tailoring to their risk appetite
- Limited visibility and poor alignment with Mastercard edit compliance
- High rate of false declines and client frustration

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We didn't have any hands-on ability. We had to go through our processor and get their approval before they would implement a rule.

Vicki Johnson, E-Banking Card Manager, Centennial Bank

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## Centennial's innovative leap: Choosing a strategic partner

Centennial Bank recognized that continuing with the status quo was unsustainable. By choosing strategic partners in Mastercard and Entersekt, the bank gained access to a modern 3DS solution to strengthen payment security, improve customer experience, and gain operational control.

**Reduced fraud:** Compliance-aligned rules led to reduced fraud losses.

**Smooth customer journeys:** Personalized authentication eliminated 3DS-related complaints, boosting trust and satisfaction.

**Empowered operations:** Seeing precise transaction details and managing rules internally allowed Centennial to take full control of their authentication strategy.

### The result: Control, compliance, and cost savings



**Empowered control and customization:** Centennial Bank regained the ability to create and manage their own fraud rules, allowing them to tailor authentication flows.



**True partnership and collaboration:** Unlike with their former provider, this partnership ensured compliance with Mastercard data integrity requirements.



**Direct loss reduction and cost savings:** Effective transaction challenges translated into a 30% cost savings for the bank and reduced their fraud losses.



**Fewer customer complaints:** Complaints related to 3DS issues virtually disappeared, boosting trust and satisfaction.

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Entersekt very much felt like a partner... wanting us to be successful and not have issues with our data integrity with Mastercard and also have successful customer experiences.

Vicki Johnson, E-Banking Card Manager, Centennial Bank \_\_\_\_\_”

