Zutopia Security Update: 3DS Performing Strong, Fraud Prevention Next

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Zutopia Security Update – Stronger Fraud Prevention & Next Steps

Dear Zutopia Community,

First, a quick note — you may have received a repeat of our previous update. This was due to a HubSpot glitch that unfortunately resent an earlier version before the new email content was properly saved. Our apologies for any confusion this may have caused.

We're pleased to confirm that the **Zutopia Soft Launch is back up and running!**

As we continue through this soft launch phase, we're encouraging the entire Zucoin community to actively engage with the Zutopia App. Your participation allows us to closely monitor and fine-tune our latest security upgrades, payment flows, and overall user experience.

Importantly, this soft launch phase is not about price — it's about system stability and security. The current pricing is irrelevant to this stage of testing. While some users may choose to take advantage of available listings, our sole priority right now is to rigorously test and refine our fraud protection systems, and to fully eliminate Stripe chargebacks before we scale any further.

The good news: **we're seeing extremely positive early results**, and if progress continues at this rate, we expect to enter international card testing by the end of the month.

To give you some insight into how our new systems are performing:

🔐 **3DS Performance Update**
Since enabling full 3D Secure (3DS) control across Zutopia, we've seen excellent progress:

Authentication Rate: 99.14% of transactions are now passing through 3DS. The small remainder are either blocked upfront via our risk scoring system or are using cards that don't support 3DS — both of which cannot proceed without 3DS. This is a major improvement, up 97.05% compared to when banks previously controlled when 3DS applied.

Authentication Success Rate: 87.93% of transactions that reach 3DS are successfully authenticated. Most failed attempts are from users not completing the process correctly, or fraudulent actors being blocked.

Challenge Rate: 67.24% of transactions are being actively challenged — requiring users to enter codes or approve payments via their bank apps. The remainder are frictionlessly approved by the banks.

Challenge Success Rate: Of those challenged, 91.03% successfully complete the process, demonstrating that genuine users are adapting well while fraud continues to be prevented.

🛡️ **Ongoing Fraud Management Enhancements**
With 3DS performing strongly, we are now building the next phase of fraud prevention: **automated fraud monitoring triggers**.

This system will continually assess transaction activity, calculate risk scores, and automatically flag accounts for manual review when necessary. If an account is

deemed fraudulent, we'll ban it, fingerprint its details, and block any future attempts to create new accounts using linked data.

🚀 **Why This Stage Matters**
Getting this stage right is absolutely critical before moving to the next phase of our rollout. Without strong fraud management, the platform could quickly become vulnerable as we scale. By perfecting these systems now, we're building a stable, trusted foundation for long-term growth — including international expansion.

Our team remains fully focused on completing this phase. Once we're confident in the system's performance, we'll move forward with the next stages of our roadmap.

Thank you for your ongoing patience, trust, and support as we continue building Zutopia for the long term.

— The Zutopia Team

Need Some Help?

Explore our **User Guides**, **FAQs** and **Trouble Shooting** documents for assistance. These resources include detailed videos and step-by-step instructions to help you navigate any issues.



Still stuck? Feel free to reach out to **support@zutopia.com**. Our team will respond within 48 hours — thank you for your patience.

Happy Trading,

The Zutopia Team

Join The Zucoins Community

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