

INNOVATION AND INTERNATIONAL CIRCUITS

The solutions for security and the new payment methods

The ability to keep up-to-date with the proposals of the international circuits, first and foremost MasterCard and VISA, and to favour their implementation, has always been one of TAS key assets within the area of security and of new payment methods.

In this sector, TAS solutions are centered on MasterCard CAP (Chip Authentication Program) and VISA DPA (Dynamic Passcode Authentication) standards, to make card holders access online-banking sites more securely, and on the 3D Secure architecture (with the Verified by VISA and MasterCard SecureCode brands) for secure payments on virtual channels (internet), through the authentication of card holder identity at the moment of purchase.

Within the payment methods, TAS is engaged in developing solutions allowing the use of double technology (dual interface) EMV cards, working for instance with the contactless payment systems.

ENA-MPI – MERCHANT PLUG-IN 3D SECURE

eNA-MPI is the solution that **allows electronic commerce retailers to check on line the request for authentication of customers in accordance with 3D Secure specifications.**

eNA-MPI verifies the enrolment of the card holder to the 3D Secure systems and the customer identity, communicating with the international circuits servers and with the card issuer ACS system. If checks are passed, authorization is given.

With **eNA-MPI retailers always have the warranty of payment**, benefiting by the transaction liability shift on the issuer, when the transaction is carried out with cards that are not registered for use with 3D Secure.

SECURECARD – SECURISATION OF VIRTUAL CHANNELS WITH CAP/DPA

To increase the internet banking security levels, international circuits propose the implementation of a specific product for EMV payment cards, to be used for customer recognition and signature of orders through the web. The standards are MasterCard Chip Authentication Program (CAP) and DPA VISA (Dynamic Passcode Authentication).

TAS SecureCARD **implements the latest CAP/DPA specifications**, offering the following security levels:

Mode 1. **Challenge/Response with indication of the amount and/or currency**

Mode 2. **One Time Password**

Mode 3. **TDS** (Transaction Data Signing)

Mode 4. **Simple Challenge/Response.**

The solution is based on a card issuing application, on a PCR (Personal Card Reader) terminal and on an authorising server.

For instance, when accessing the internet banking site, clients may insert their EMV microcircuit card in the PCR (with the size of a small pocket calculator) and type their PIN. The PCR, which is equipped with a display, generates a one-time password that, together with the user code, enables access to the system. The other functions may be used for real time authentication, through the inclusion of a challenge in the cryptogram calculation and the signature of orders.

In addition to dramatically reducing fraud risk and phishing, the system is scalable in terms of security levels and it may be adopted as unique authentication mode on more than one system (internet banking, on line shopping, etc.), thus cutting-back the investment and avoiding customers the need to learn other tools.

PLUS2 - PROXYPAY CONTACTLESS PAYMENTS

After the success obtained in the USA, the convenience of RF (Radio Frequency) contactless technology, combined in this case with chip EMV card security, is going to transform the no-cash payment context also in Europe.

Plus2 - ProxyPay is the **solution developed to evolve issue, security and authorisation systems to international circuit standards.** With EMV cards incorporating the contactless technology, it is no longer necessary to insert cards into the terminal: payment is triggered just by swiping the card close to the

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reader, with no need for signature or PIN. The system was devised to reduce the use of cash in small payments, that require simple and fast execution. The transaction, which may be both on or off line, benefits by all the security systems of microcircuit cards technology and EMV infrastructures.

