

# ci 3D Secure

## cashless 3.0™

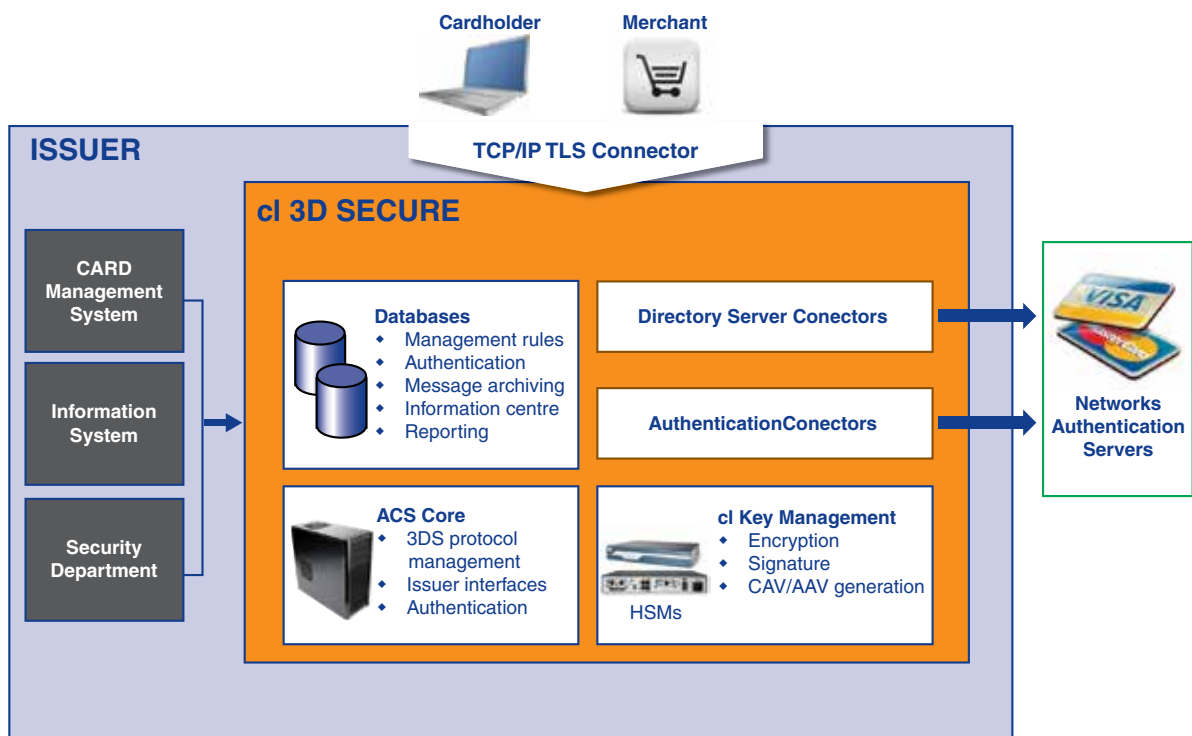
Manage cardholder authentication during e-commerce transactions.



An Enrollment Access Control Server solution that implements 3-D Secure authentication protocol and the relate *Verified by Visa* and *MasterCard SecureCode* programs developed by the networks to improve e-commerce transactions and reduce CNP frauds and chargebacks. Issuers can verify cardholder identity during online purchases, with full capabilities to:

- Operate cardholder enrollment
- Determine whether a given PAN code is enrolled in the Issuer's VbV / SecureCode program
- Perform cardholder authentication
- Calculate CAV/AAV and send authentication message to the merchant.

Complete with parameter-based administration and reporting functionalities, It can be easily integrated with any Card Processing Software and is fully PCI-DSS compliant.



# Features

cl 3D Secure, part of **cashless 3.0**, has a modular structure enabling issuers or their processor to operate enrolment and authentication processes based on 3-D Secure specifications in a flexible and highly configurable way.

## Enrollment module

- Verify the cardholder's identity (based on pre-enrollment information)
- Allow the cardholder to establish a password for authentication or request for dynamic authentication
- Use different enrollment methods, including:
  - ◆ Registration at Issuer Website
  - ◆ Cardholder accesses the Issuer's enrollment web page, provides card details and required data, creates a personal assurance message and password
  - ◆ Enrollment During Shopping (EDS): during an e-commerce transaction, Cardholder receives a request to complete program registration.

## cl 3D Secure Data Security

- Encrypts the PAN before storing it in a segregated data base and returning a token value; PAN is displayed in masked format
- Same "token-treatment" is foreseen for Cardholder Personally Identifiable Information
- Provides secure authentication features
- Details audit trail information on security events
- Has an architecture foreseeing for Cardholder data not be stored inside the Demilitarized Zone (DMZ)
- Is deployable in a PCI-DSS compliant infrastructure.

## Administration console

- Allows easy parametric configuration management
- Enables set up and maintenance of Cardholders, Issuers, Interoperability servers
- Determines access control through role management

## Authentication module

- Enables Issuer to verify cardholder's identity when finalizing the online purchase by exchanging Enrollment Verification and Payer Authentication messages with the merchant server software
- Supports several authentication options, based on static and dynamic passwords, including:
  - ◆ OTP Token (time based) – This requires possession of a token
  - ◆ OTP CAP/DPA – This requires possession of a PCR (Personal Card Reader) and the relevant application on the EMV chip
  - ◆ OTP via SMS – This requires the customer to have a handset; it enables the Bank to enroll customers who don't have a current account (e.g. prepaid cards cardholders)
  - ◆ OTP via IVR – This requires the customer to have a handset; it enables the Bank to enroll customers already having Home Banking credentials.
- Manages the AAV/CAVV keys providing evidence of the results of payment authentication during an online purchase

## Reporting module

- Generates reports on enrollment activity and payment authentication transactions, facilitating operational monitoring and dispute management. Reports can include:
  - ◆ Statistics on successfully authenticated transactions, failed transactions, transaction timings/traffic, number of enrolment attempts, successful and failed enrolment attempts
  - ◆ Reports on individual transactions, both successful and unsuccessful

**cl 3D-Secure functionalities also available as SaaS from the TAS Group Data Centers.**

TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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