

3D Secure

cashless 3.0™

Manage cardholder authentication during e-commerce transactions.

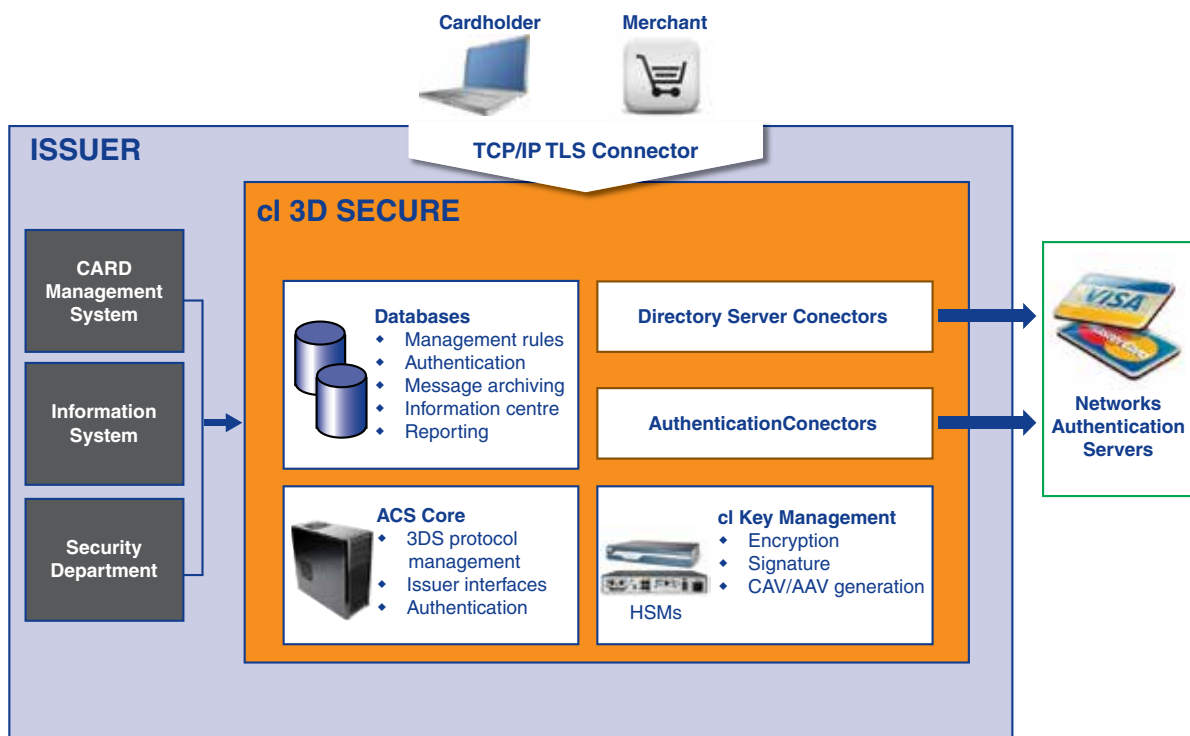


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An Enrollment Access Control Server solution that implements 3-D Secure authentication protocol and the relate *Verified by Visa* and *MasterCard SecureCode* programs developed by the networks to improve e-commerce transactions and reduce CNP frauds 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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