

cl 3D Secure 2.0

cashless 3.0

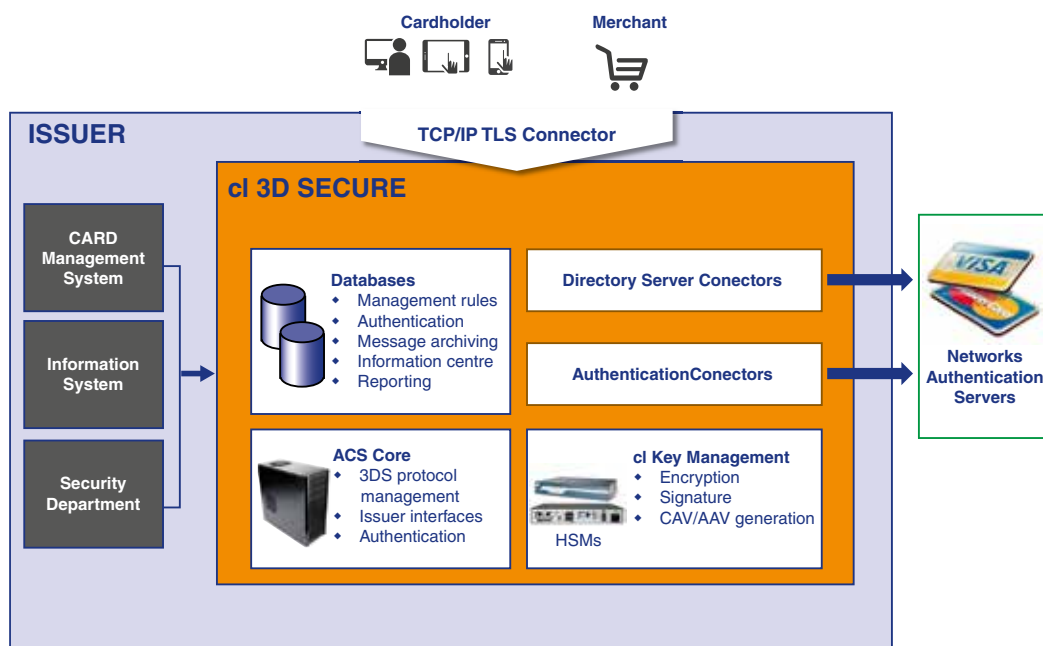
Manage cardholder authentication during e- & m-commerce transactions



An Access Control Server solution that implements the new EMVCo 3-D Secure 2.0 authentication protocol, in line with PSD2 requirements. The protocol extends its scope from e-commerce to m-commerce and is designed to provide a secure and customer-friendly user experience during the check out process. Issuers can verify cardholder identity during online purchases, with full capabilities to:

- Control cardholder enrolment
- Determine whether a given PAN code is enrolled in the Issuer's VbV / Identity Check program
- Establish cardholder authentication
- Calculate CAV/AAV and send an authentication message to the merchant.

Complete with parameter-based administration, reporting functionalities and previous protocol migration features, it can be easily integrated with any Card Processing Software and is fully PCI-3DS compliant.



Features

cl 3D Secure 2.0, part of **cashless 3.0**, has a modular structure enabling issuers and processors to operate authentication processes based on 3-D Secure 2.0 specifications in a flexible and highly configurable way.

Enrolment module

- Verifies the cardholder's identity (based on pre-enrolment information)
- Allows the cardholder to establish an authentication method
- Uses different enrolment methods, including:
 - ◆ Registration on Issuer's website
 - ◆ Cardholder accesses the Issuer's enrolment web page, provides card details and required data, creates a personal assurance message and password

cl 3D Secure Data Security

- Encrypts the PAN before storing it in a segregated database and returning a token value; PAN is displayed in masked format
- Same "token-treatment" is used for Cardholder Personally Identifiable Information
- Provides secure authentication features
- Provides audit trail information for security events
- Architecture foresees that Cardholder data is not stored inside the Demilitarized Zone (DMZ)
- Deployable in a PCI-3DS compliant infrastructure

Reporting module

- Generates reports on enrolment 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
 - ◆ Data on individual transactions, both successful and unsuccessful

Authentication module

- Enables Issuer to verify cardholder's identity when finalising the online purchase
- Supports Strong Customer Authentication and SCA Exemption, promoting a frictionless checkout process
- Enforces secure authentication through unique user IDs and multi-factor authentication (MFA) for both administrative access and for cardholder authentication during the check-out process.
- SCA options including:
 - ◆ Biometrics authentication – the preferred way of authenticating the cardholder
 - ◆ OTP via SMS – the most common fallback method to biometric authentication
 - ◆ 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 IVR – this requires the customer to have a handset; it enables the Bank to enrol customers already having Home Banking credentials
- Manages the AAV/CAVV keys providing evidence of the results of payment authentication during an online purchase

Administrative console

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

SDK for Mobile APP

- Suitable for both iOS and Android devices

cl 3D-Secure functionalities also available as SaaS through our TAS Group Data Centres.

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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