

SOLUTION

**ProxyPay**  
**3-D Secure Merchant Plug-In**  
**Payment Authentication for Web Shops**



**Just Plug and Authenticate!**



**Clear2Pay**

Card Division

## ■ Merchant Plug-In

The Clear2Pay MPI handles cardholder authentication for the Merchant according to the 3-D Secure protocol.

The MPI connects to the centralized directory to request whether a card is enrolled for authentication. If enrolled, the MPI will locate the Issuer and will request the Issuer to perform the authentication of the cardholder. The result will be transmitted to the merchant to complete the purchase.

If the card is not enrolled or the authentication is unsuccessful, the Merchant can elect to continue irregardless or to request alternative methods of payment.

### Extra Features

The Clear2Pay MPI contains the core mandatory functionality for 3-D Secure authentication.

It offers several additional features that are not mandated by the card brands but that can be very useful:

- Recurring payments and instalments.
- Card range caching.
- Individual certificate per merchant.
- Global certificate for a range of merchants.
- Proxy

The Clear2Pay MPI provides a browser-based interface that enables the configuration of system and security parameters. This interface also provides the possibility to view authentication transactions in detail.

The Clear2Pay MPI contains security mechanisms that trigger an alert if attempts are made to manipulate the system. These mechanisms protect the Merchant against fraudulent efforts to break through the system's security.

### Benefits

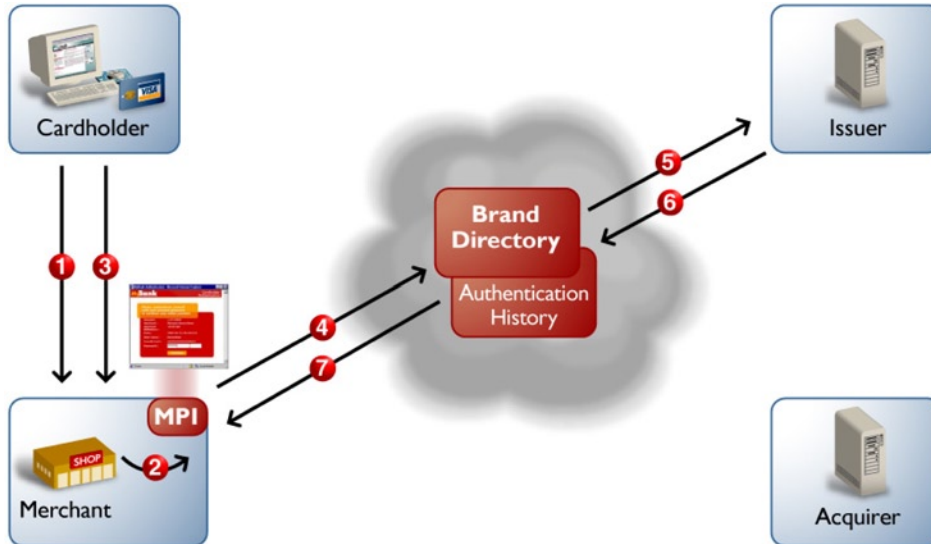
- Full Compliance With Visa, Mastercard and JCB
- Ease Of Installation
- Proven Track Record
- Future Proof

### Features

- Available for single Merchants, multiple Merchants and Merchant Aggregators
- Multi-Brandable Interface per Merchant
- Seamless integration with Payment Gateway
- Available a Stand Alone Solution
- Multi-Currency And Multi-Language

## Clear2Pay MPI and the Shopping Flow

The MPI is the pivotal point in a secure e-commerce transaction.



1. The cardholder browses through the Merchant web shop and selects goods or services that he would like to purchase.
2. A new payment transaction is initiated by the Merchant shop.
3. Card details are sent to the Merchant over an encrypted SSL tunnel. The Merchant shop passes the information to the Clear2Pay MPI.
4. The Clear2Pay MPI connects to the centralized brand Directory service to check if the card is enrolled for 3-D Secure.
5. If the card is enrolled, the Cardholder is referred to his Issuer.
6. The Issuer performs the authentication of the cardholder, through a pre-defined method chosen by the Issuer. Authentication can be based on a password or a stronger mechanism such as token-based challenge and response.
7. After the authentication process is completed, the result of the authentication is transmitted to the MPI, which transfers the outcome to the Merchant web shop.

The authentication is now completed and the Merchant can apply for an authorization. In the background, the Issuer sends a trace of each Payer authentication attempt, successful or unsuccessful, to the Authentication History server, which can be used to settle disputes.

### What is 3-D Secure?

3-D Secure is the standard for security of online transactions over the internet. The 3-D Secure name refers to the three processing domains of a card transaction and the 3-D Secure protocol defines the roles and responsibilities of all parties involved:

- Issuer Domain: Issuing Bank and Cardholder
- Acquirer Domain: Acquiring Bank and Merchant
- Interoperability Domain: Brand Directory and Authentication History



"Verified by VISA" implements the 3-D Secure protocol for VISA credit cards. "MasterCard SecureCode" covers MasterCard credit and Maestro® debit cards. Cardholders can use their existing cards and need to be enrolled for 3-D Secure. Once enrolled, the minimum requirement for card authentication is a password. Issuers have the option to use other secure methods of authentication, for example token based challenge and response, smart card, SMS notification.

### What is NEW for Merchants?

Each time a cardholder makes a purchase in a 3-D Secure enabled web shop, the merchant will locate the Issuer of the card through the central directory. The Issuer will be requested to perform authentication of the cardholder and the result will be transmitted to the merchant to complete the purchase.

### Benefits for Merchants:

- Attract Cardholders with Secure Payments
- Avoid losses due to Fraud
- Effect liability shift to Issuer
- Reduce fees paid for processing cards
- Ease of Installation in Web Shop

More information on [www.clear2pay.com](http://www.clear2pay.com) or mail us [info@clear2pay.com](mailto:info@clear2pay.com)



Card Division

Clear2Pay is an innovative payments technology company focused on delivering globally applicable solutions for secure, timely and streamlined payments processing.

### Clarity in Payments

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