

SOLUTION

ProxyPay Issuer 3-D Secure Solutions

Card Payment Authentication and Enrolment

VERIFIED
by **VISA**

MasterCard
SecureCode

JCB
J/Secure

Enjoy Simple, Easy And Reliable Authentication
Get Flexible Enrolment Straight Out Of The Box

clP

Clear2Pay

Card Division

■ Issuer 3-D Secure Solutions

As Issuer, you will be confronted with 3-D Secure requests, from enrolment to authentication. The Clear2Pay Issuer 3-D Secure Solutions offers a full product range to respond effectively, securely and efficiently.

The Clear2Pay Issuer 3-D Secure Solutions are designed to grow with your organisation. Maybe even more importantly they were developed to grow with 3-D Secure adoption volumes as well as to adapt to your internal integration tempo. The Solutions are the Access Control Server (ACS) and the Cardholder Enrolment Server (CES).

Access Control Server

The Clear2Pay ACS is an authentication server for payments. It authenticates the Payer or Cardholder of a payment using Password or mechanisms based on Token, Secure device or GSM. The Clear2Pay ACS also logs the transactions.

The Clear2Pay ACS is designed that it can operate in three different modes: Attempt, Stand Alone or Integrated.

Benefits

- Full Compliance With Visa and Mastercard
- Ease Of Installation
- Proven Track Record
- Future Proof
- Protects Current Infrastructure Investments

Features

- Support For Multiple Enrolment Scenarios Out Of The Box
- Configurable For Single And Multiple Entity Issuers
- Multi-Brandable Interfaces
- Multi-Currency And Multi-Language
- PAN-Masking

ACS and CES are MasterCard Certified (under former name Element)

Attempt Mode

Not convinced that 3-D Secure is the big deal yet, but worried about the size of the liability shift? You would like to be able to monitor merchant adoption and usage rate of 3-D Secure Cards before making the full integration investment? Not ready to roll out your cardholder authentication?

Why not start out with the Attempt mode? The Clear2Pay ACS will provide proof of the authentication attempts and allows you to monitor 3-D Secure adoption rate. When volumes rise, the business case for the next step is easier.

Stand Alone Mode

Not ready to create a dependency with your host? In the Stand Alone Mode, the cardholder data can be uploaded in to the Clear2Pay ACS and the ACS can operate the cardholder authentication independently of your Issuer system.

Integrated Mode

Already have an existing cardholder authentication? In this mode, the Clear2Pay ACS works as a front-end to the Issuer host system and handles all 3-D Secure functions. The cardholder information and the authentication decision remain on your issuer system and the Clear2Pay ACS will communicate, typically through a standard XML interface.

Authentication information can be uploaded directly to the ACS from the Issuer host. In our experience, many clients are not fully equipped for cardholder enrolment. Therefore Clear2Pay proposes the Card enrolment Server that works in combination with the ACS in Stand Alone Mode.

Cardholder Enrolment Server

The Cardholder Enrolment Server facilitates registration and activation of cardholders for 3-D Secure. It then makes card, cardholder and authentication data available to the ACS for use with 3-D Secure transactions. The CES will manage the enrolment process and provide information to the ACS in either push or pull mode. In Push mode, the data is delivered to the ACS deliberately and fully. In pull mode, the data is delivered whenever demanded by the ACS.

Flexible Enrolment Scenarios

The CES supports enrolment scenarios ranging from pushing 3-D Secure out to all cardholders to activating 3-D Secure when the cardholder is buying. This allows you to choose whether to register all your cardholders or only those who actually use it.

Pre-enrolment

All necessary data, including 3-D Secure authentication, is extracted from the Issuer host and uploaded to the Clear2Pay CES for inclusion in the Clear2Pay ACS either in Push or Pull mode.

Partial Enrolment

All necessary data is passed to the CES from the Issuer host along with activation information. The Cardholder must authenticate himself with this activation data to register his card for 3-D Secure. At this moment, the 3-D Secure authentication procedure is set.

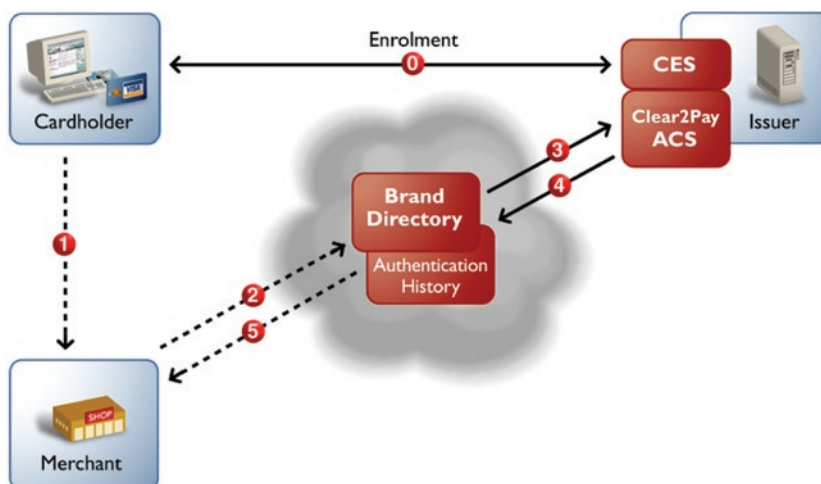
Activation by Cardholder Request

The Cardholder needs to access the Enrolment Server to enter the activation information to authenticate himself, which enables the card for 3-D Secure transactions.

Activation during Shopping

The cardholder is redirected to the Enrolment Server when he is buying for the first time on a 3-D Secure enabled web shop. At this time he needs to enter the activation information to authenticate himself and enable for 3-D Secure transaction. After registration, the purchase transaction using his card, now enabled for 3-D Secure, is completed.

The 3-D Secure passwords can be either assigned by the Issuer or defined by the Cardholder.



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 or mail us 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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