3-D SECURE E-COMMERCE SUITE

The 3-D Secure E-commerce Suite™ Solution

3-D Secure E-commerce Suite is a flexible, scalable solution to accommodate secure Internet payments for merchants, merchant acquirers and processors as well as issuing banks. 3-D Secure E-commerce Suite combines Acquirer Merchant Plug-In and Issuer Access Control Server.

Combat Fraud

To protect credit and debit card payments over the Internet, VISA and MasterCard have introduced 3-D Secure or Verified by Visa and SecureCode payment technologies. The technologies ensure additional cardholder authentication by the issuer during the Internet payment transaction.

Solution for Acquirers

As from 1 April 2003, all Internet merchants must support 3-D Secure and SecureCode. A server-based Acquirer Merchant Plug-In provides a common interface with merchant Web sites, regardless of which secure payment protocol is used. Acquirer Merchant Plug-In also provides merchants with secure online access to transaction history and user management, enabling merchants to resolve possible problems with the customers themselves.

Solution for Issuers

Issuer participation in 3-D Secure and SecureCode programs is not mandatory. Nevertheless, as from 1 April 2003, VISA announced so-called 'liability shift'. This means that if a fraudulent Internet transaction occurred and the issuing bank does not participate in 3-D Secure program, the issuer is liable for fraud. It has no chargeback right in this case. To avoid possible fraud losses issuers should implement Issuer Access Control Server that offers a secure and reliable solution for both payment technologies – VISA 3-D Secure and MasterCard SecureCode.

Effectively Manage Risk

Implementation of the proper cardholder authentication technology is a matter of effective risk management. Issuer Access Control Server provides an issuer with some cardholder authentication methods to choose from. Each authentication method brings different protection and costs to the issuer as well as complexity to a customer. For example, password is relatively weak, but cheap and simple. On the other hand, EMV smart card authentication is very strong and reliable, but requires installation of a smart card reader on a customer side.

OTS Advantage

3-D Secure Master Suite is a comprehensive solution for credit and debit card payments over the Internet that meets both acquirer and issuer requirements. The solution protects infrastructure investments in existing payment platforms by managing rapidly changing technologies and prevents Internet fraud.

FEATURES AT A GLANCE:

- Implementation of 3-D Secure MPI
- Implementation of 3-D Secure ACS
- Support of MasterCard SecureCode
- Support of multiple merchants on a single platform
- Support of multiple payment types and routing to various authorization systems
- Risk management system
- Multi-currency support
- Different authentication methods available

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