



# 3-D Secure Acquiring Products

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## Secure online commerce

The 3-D Secure standard has greatly increased security when shopping on the internet. Merchants that enable 3-D Secure for card payments benefit from a liability shift to the card issuer and reduce their risk for non-authenticated transactions, associated refunds and lost revenue.

Netcetera offers a complete portfolio of 3-D Secure Acquiring Products, supporting both, the 3-D Secure 1.0 and 2.0 protocol, and fulfilling all scheme's programs: Verified by Visa, Mastercard® Identity Check™ (SecureCode™), American Express SafeKey®, Diners Club ProtectBuy®, JCB J/Secure™, MirAccept and UnionPay UPOP. The 3DS Server and 3DS SDK for EMV 3DS 2.0 complement the Merchant Plug-In (MPI), a proven product that customers worldwide highly value for its smooth integration.

You, as merchant, payment service provider or acquirer, benefit from Netcetera's longstanding experience and expertise in the credit card industry and, in particular, in the processing of online payments with 3-D Secure. The acquiring products are continuously enhanced, built on latest technologies and have a contemporary architecture for flexible further development. Modern interfaces and technical support facilitate the integration and operations.

# Quick implementation thanks to flexible configuration

The 3DS MPI, 3DS Server and 3DS SDK from Netcetera ensure a smooth and reliable processing of payments on the internet. For your fast time-to-market we develop the products with regards to PCI standards, in order to simplify the audit of your global solution. The 3DS MPI and the 3DS Server can be licensed and operated on a central infrastructure for multiple merchants by a payment service provider, or, alternatively on a single-merchant's infrastructure. A scalable licensing model allows a flexible expansion to your needs.

## Merchant Plug-In (3DS 1.0)

- ▶ 3DS MPI handles 3DS 1.0 protocol messages, compliant with all schemes' 3DS programs and Union Pay UPOP
- ▶ Contemporary web services for the verification and authentication of the cardholder
- ▶ Comprehensive dashboard, log data and statistics
- ▶ Java web application, operated on Tomcat 7 Servlet Container, supports Linux/Unix and Microsoft Windows operating systems, integration via web services

## 3-D Secure Server

- ▶ EMV 3DS Server handles EMV 3DS 2.0 protocol messages, compliant with all schemes' 3DS programs
- ▶ EMVCo approved product from September 19, 2018
- ▶ Supports configuration of multiple acquirers
- ▶ Web services API for 3-D Secure protocol elements
- ▶ Web SDK, lightweight Java-Script that allows merchants to easily invoke 3DS Method and challenge request messages.
- ▶ NDM Simulator– test application with mocked Web Shop, DS and ACS for integration testing of browser and app flow
- ▶ Comprehensive dashboard, log data and statistics
- ▶ Basic XML configuration (no database required) or
- ▶ Centralized DB management (PostgreSQL, MySQL, MsSQL and Oracle12c) with Admin UI for data configuration, certificate management, transaction search and user access management.

## 3-D Secure SDK

- ▶ EMV 3DS SDK for Android and iOS, available as licensed software package
- ▶ For integration in merchant's native shopping apps for 3DS secured transactions
- ▶ Supports Native and HTML UI
- ▶ Developed according to EMV 3DS 2.0 protocol, compliant with all schemes' 3DS programs
- ▶ Full support of EMV 3DS frictionless and challenge flow
- ▶ Flexible configuration including branding
- ▶ Advanced client-side security
- ▶ Delivered as Android library and iOS framework supporting Objective C and Swift
- ▶ Sample apps for demonstration of SDK integration in merchant's native shopping app
- ▶ State-of-the-art responsive architectural design, facilitating highest performance

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