

## 3-D Secure MPI



## Secure Online Shopping

3-D Secure technology has greatly increased security when shopping on the internet: the risk of fraud has dropped and defaulting payments due to card abuse have been reduced.

To process online transactions to 3-D Secure standards, a merchant plug-in (MPI) is needed. With its 3-D Secure MPI, Netcetera offers the suitable solution for you. The MPI is based on the latest technologies and has a contemporary product architecture, which can also be developed flexibly for future requirements. As an integral part of the shopping process, the MPI authenticates and verifies the card holder to Verified by Visa, MasterCard® SecureCode™, American Express SafeKey®, Diners Club ProtectBuy<sup>SM</sup> and JCB J/Secure™ standards. Merchants benefit from the transfer of liability to the card issuer and thereby reduce their risk for non-authenticated transactions and associated refunds and lost revenue.

Our services:

- 3-D Secure MPI as a licence
- Support during integration and in operation
- Continuous enhancement of the product

### The Challenge

To reduce the risks of card abuse in the area of e-commerce and the resulting, non-authenticated payments, the credit card industry relies on 3-D Secure standards. To process online payments to this standard, dealers have the alternative of operating a corresponding MPI themselves or of incorporating it as a service. In doing so, shop operators respectively the Payment Service Provider (PSP) expect both during the one-off integration and configuration and during operation an efficient processing as well as professional support.

### The Solution

The 3-D Secure MPI from Netcetera ensures the smooth and reliable processing of payments on the internet. The MPI has contemporary web services for the verification and authentication of the card holder. A comprehensive dashboard as well as log data and statistics are available for monitoring, which correspond to the requirements of Visa and MasterCard.

Netcetera's 3-D Secure MPI can be licensed and operated on site on the infrastructure of the dealers. Alternatively, the product architecture allows a central operation for several dealers by a PSP or by an acquirer or bank.

### Technical Details

- Java web application
- Operation on Tomcat 7 Servlet Container
- Integration via web services
- Supports Linux/Unix and Microsoft Windows based operating systems
- Fulfills the Verified by Visa, MasterCard SecureCode, American Express SafeKey, Diners Club ProtectBuy and JCB J/Secure standards

### Your Benefits with Netcetera's 3-D Secure MPI

- Quick implementation: quick launch thanks to easily configurable MPI
- PCI ready: The product developed with regard to PCI certification simplifies the audit of your global solution
- Flexibly expandable: benefit from a scalable licensing model
- Secure future: thanks to the use of state-of-the-art technologies, continuity is ensured
- Benefit from Netcetera's long-standing experience and expertise in the credit card industry and, in particular, in the processing of online payments with 3-D Secure
- Everything from one source: with 3-D Secure Services for credit card issuers and the MyCardAccount online portal, Netcetera offers additional products and services in the credit card environment

Transactions Exceptions Certificates License Enable auto-refresh

All data on this page is runtime information. It will be reset if the MPI is restarted. Please refer to the log file for a persistent list of exception details.

| Number of exceptions per time interval | Last 1 min | Last 1 h | Last 6 h | Last 24 h |
|--|------------|----------|----------|-----------|
| Input value validation errors          | 1          | 1        | 1        | 1         |
| Response value validation errors       | 1          | 1        | 1        | 1         |
| DS or ACS error responses              | 0          | 0        | 0        | 0         |
| DS communication errors                | 0          | 0        | 0        | 0         |
| ACS PARes retrieving errors            | 0          | 0        | 0        | 0         |
| Session errors                         | 0          | 0        | 0        | 0         |
| System errors                          | 0          | 0        | 0        | 0         |
| XML signature validation errors        | 0          | 0        | 0        | 0         |

### Compliant with the standards

