



Asseco SEE ACS Hosting Service

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Do you suffer losses due to chargeback fees and dispute costs resulting from fraudulent online transactions? Can you feel the increase in the card-not-present fraudulent activities?

3D secure is a reliable online fraud prevention tool intended for issuing institutions. With 3D secure, you will decrease online card fraud and the number of disputed transactions as well as bring added value to the existing product offerings.

Whole 3D solution at a glance

The Asseco SEE ACS hosting is a 3D secure fast track. By using the ACS hosting service issuers can provide their cardholders with additional fraud protection during online payment via two factor strong authentication.

The ACS hosting platform is built on Asseco SEE's TriDES ACS infrastructure, suitable for implementation on the issuer's premises. The Asseco SEE ACS hosting service has been PCI DSS certified and approved by Mastercard Secure Code/IdentityCheck and VerifiedbyVisa card schemes. With the full 24/7 and PCI 3DS administration and customer support, issuing institutions can fully rely on our 3D Secure SaaS platform.

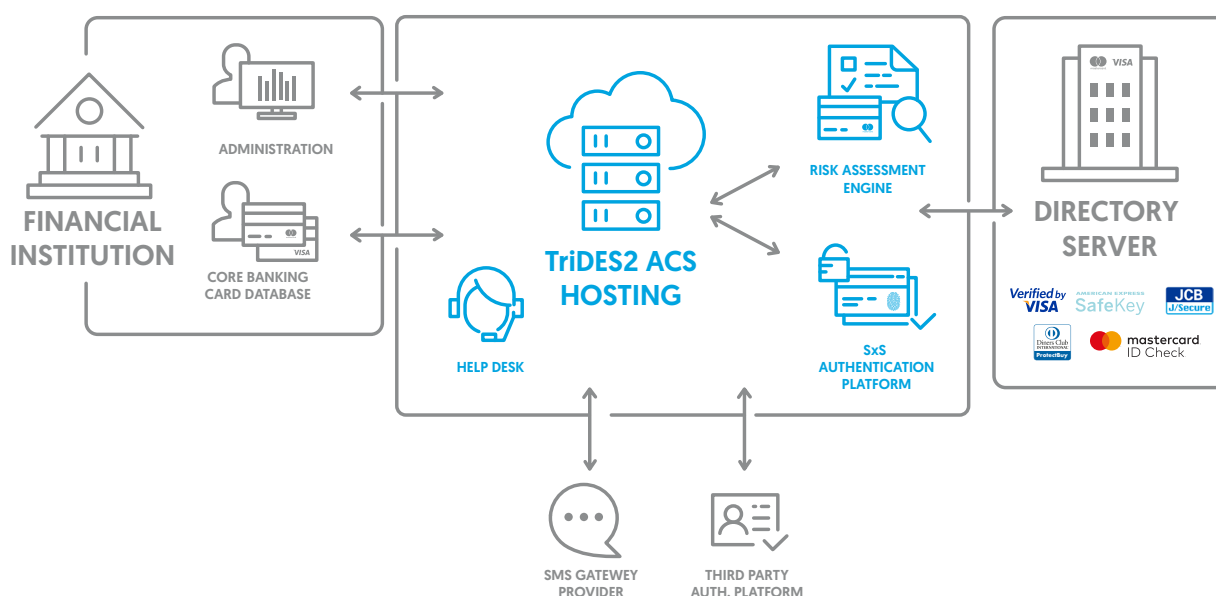
Benefits for issuers

- ✓ Fast Time to Market - Instant compliance with Mastercard IdentityCheck and Verified by Visa 3D secure programs
- ✓ Reduced implementation and certification costs
- ✓ Minimized implementation effort

Benefits for cardholders

- ✓ Reduced unauthorized card usage for online payment
- ✓ No special application software is required on the cardholder's access device
- ✓ Leveraged existing cardholder authentication techniques already used in online banking services
- ✓ Simplified user experience

Service architecture



3D secure programs and compliances

- ✓ **3D secure v1.0.2**
- ✓ **3D secure v2.1**
- ✓ **Verified by Visa**
- ✓ **MasterCard Secure Code**
- ✓ **MasterCard IdentityCheck**
- ✓ **PCI DSS**
- ✓ **PCI 3DS**
- ✓ **GDPR**

ACS hosting features

- ✓ Cardholder authentication according to the 3-D Secure protocol
- ✓ Multiple 3D secure programs
- ✓ Multiple authentication methods and modules
- ✓ Configurable user screens displayed in the 3D secure payment process
- ✓ Configurable languages
- ✓ GUI for issuer administration and Help Desk
- ✓ Optional self-activation user portal
- ✓ Risk based authentication

Flexible integration with third party environments

- ✓ Integration with the issuer's core system for online card data retrieval or the exchange of card data through batch file exchange
- ✓ Using a built-in Asseco SxS authentication server or integration with the chosen third party authentication or server
- ✓ SMS gateway for OTP using the SMS authentication method

Supported built-in authentication methods

- ✓ One-time password (HW and mobile token)
- ✓ OTP by SMS
- ✓ QR code OTP
- ✓ Push OTP
- ✓ Biometry (fingerprint, face recognition)

ACS Issuer Administration GUI

- ✓ Transaction monitoring and reporting
- ✓ User and card management
- ✓ Simple configuration and maintenance of the issuer's institution data and card program parameters (directory servers, authentication modules and methods, key management, risk data etc.)

Service level

- ✓ Standard availability 99,8%
- ✓ Optional disaster recovery site available upon request
- ✓ First level support for the issuer's administrators
- ✓ Second level support for the issuer's help desk

Options for card payment service providers/processors

The ACS hosting service is applicable for third party processors which serve multiple financial institutions, by enabling re-hosting of the 3D secure ACS service. All data is properly segregated on the institutional level, encrypted and securely stored in a database.

Compatibility with other 3D secure schemes

The TriDES ACS Solution is compliant with other 3D secure program specifications (**Diners/Discover ProtectBuy, JCB J/Secure, AmericanExpress SafeKey, MirAccept by NSPK**). Other schemes can be added to the hosting environment upon request.

References

- Addiko Bank Group (Croatia, Banja Luka, Sarajevo, Serbia, Montenegro)
- OTP Bank, Croatia
- Bankart (Card processing center), Slovenia
- Abanka, Slovenia
- Nova Ljubljanska Bank Group (Prishtina, Belgrade, Sarajevo, Ljubljana)
- Delavska Hranilnica, Slovenia
- SKB Slovenia, Member of Societe Generale Group
- Sparkasse Slovenia
- Unicredit Slovenia
- Nova Kreditna Bank Maribor



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