



TriDES2 by Asseco

New generation of 3D Secure solution

3DSecure.asseco.com

ASSECO

Payten
MEMBER OF ASSECO

TriDES2 is a complete 3D secure solution for issuing and acquiring institutions who want to reduce the risk of fraudulent online payment transactions with the Strong Customer Authentication. Following the new EMV® 3-D Secure Protocol, TriDES2 enables enhanced authentication methods including Biometry, Transaction Risk Analysis and Risk-Based Authentication which improves end-user online payment experience and transaction security.

Modern day consumers have more ways to pay than ever before. E-commerce popularity has increased constantly over the last couple of years, whether through a web browser, mobile app, or a connected device. It has become an efficient and effective way for people to shop in the comfort of their own homes.

Increased number and volume of online payment transactions causes an increase in the fraudulent use of payment cards thus generating additional fraudulent and chargeback costs. Cardholders demand the most convenient user experience in online shopping environments without sacrificing high payment security standards. As the answer to all those demands, Asseco has developed the TriDES2 secure solution.

The TriDES2 solution makes online transactions more secure while significantly improving the user experience by decreasing transaction friction and by increasing the seamlessness of the authentication experience. TriDES2 development is backed up not only by years of experience and in-depth knowledge in card and mobile payment industry, but also by our expertise in authentication and security fields.

Regulatory and standards compliance

TriDES2 solution is certified in accordance with the EMV® 3-D Secure Protocol and confirmed to the PCI DSS, PCI 3DS Core Security Standard and GDPR regulations. This simplified solution implementation and compliance audits, reduce time to market and optimize your implementation costs.

TriDES2 brings benefits to whole payment chain

Cardholder

- Increased confidence in online payment when purchasing on the web or by mobile applications
- Easy to use – simple and intuitive, frictionless process and refined user experience
- Own control of payment risk parameters
- Uniformed two factor strong customer authentication and user experience across all digital channels

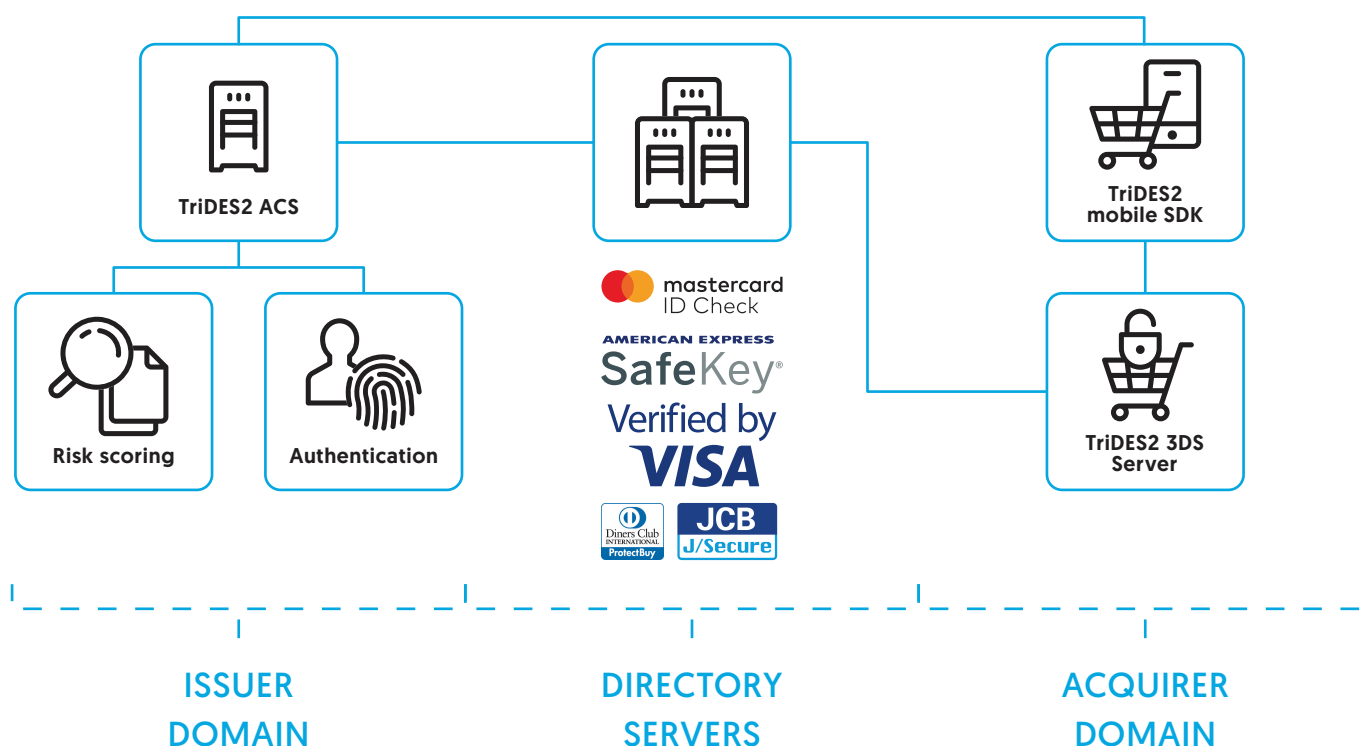
Merchants and acquirers

- Increase of sales
- Granted liability shift for fraud and disputed transactions
- Fast and easy integration
- Progressive security
- High conversion rate

Issuers

- More value to existing product offerings
- Decrease in online card fraud and disputed transactions
- Deep risk assessment of online merchants, clients and transactions
- Progressive security

TriDES2 is a complete 3D solution package



Access Control Server enables issuing institution to participate in 3D secure program by ensuring that cardholder is authenticated during online CNP transaction either through Risk based authentication or using other available authentication methods such as One time Password, SMS OTP, mobile token, biometric etc.



Based on transaction data provided by 3DSS and ACS, Risk scoring engine will evaluate transaction risk. Based on evaluated risk, online CNP transaction will be either frictionless or authenticated using available SCA method.



3DS Server enables acquiring institutions to provide 3D Secure protection to its merchants. Simple integration with web shop or mobile application, merchants will grant card scheme liability shift in case of on-line fraud.



In order to enable mobile purchasing applications to support 3D Secure program, mobile application vendors can use certified 3D Secure SDK. The SDK communicates with 3DSS to check if BIN is enrolled in 3D Secure, and with issuing bank ACS to ensure risk evaluation and cardholder authentication.

Key references

- Abanka Slovenia
- Addiko Bank Group (Croatia, BiH, Serbia, Montenegro)
- Bankart Slovenia
- BKT Albania
- Centre Monetique Interbancaire
- Delavska Hranilnica
- Diners Card International
- NLB Group (Prishtina, Belgrade, Sarajevo)
- Halkbank Serbia
- Hrvatska Poštanska Banka
- Mercury Processing Service International
- Nova Kreditna Bank Maribor
- OTP bank
- Privredna Banka Zagreb, Member of Intesa SanPaolo Group
- Raiffeisen Bank Austria
- SKB Slovenia, Member of Societe Generale Group
- Slovenska Sporitelna, Member of Erste Group
- Sparkasse Slovenia
- Unicredit Slovenia
- Zagrebačka banka, Member of UniCredit Group

Highlights

- Certified for supporting multiple 3D Secure card programs: Verified by Visa, Mastercard® Identity Check™, American Express Safekey®, Diners Club ProtectBuy®, JCB J/Secure™, UnionPay UPOP, NSPK MirAccept.
- Multitenancy – multiple financial institutions can be deployed at the same server instance, ensuring full data security and confidentiality along each institution.
- Highly modular architecture allowing financial institution to optimize overall solution to its need and internal infrastructure environment.
- Scalable and high availability architecture needed for 24/7/365 working mode.
- Simple and easy integration - integrability with existing on site systems (cardholder database, authentication platform, fraud management, Internet and mobile banking platforms).
- Fully aligned with PCI DSS, PCI 3DS and GDPR requirements enabling easy certification at client premise.
- Supported variety of authentication methods (One Time Password, OTP by SMS/push, QR code, Biometry, Risk Based Authentication, Out Of Band Authentication).
- Simultaneous usage of multiple authentication methods (primary and fallback methods, risk based authentication).
- Web based administration GUI built through web service enables integration with internal banking administration service.
- Platform flexibility – Java technology provides support for multiple platforms and operating systems.
- Supported different HSM devices.
- Flexible configuration of transaction flows and functionalities based on BIN, BIN range, financial institution, service provider, merchant or cardholder level.

Verified by
VISA

 **mastercard**
ID Check

AMERICAN EXPRESS
SafeKey®

 **Diners Club International**
Protect Buy

 **JCB**
J/Secure

 **UnionPay**
银联



3DSecure.asseco.com

TriDES2 3DS Server by Asseco

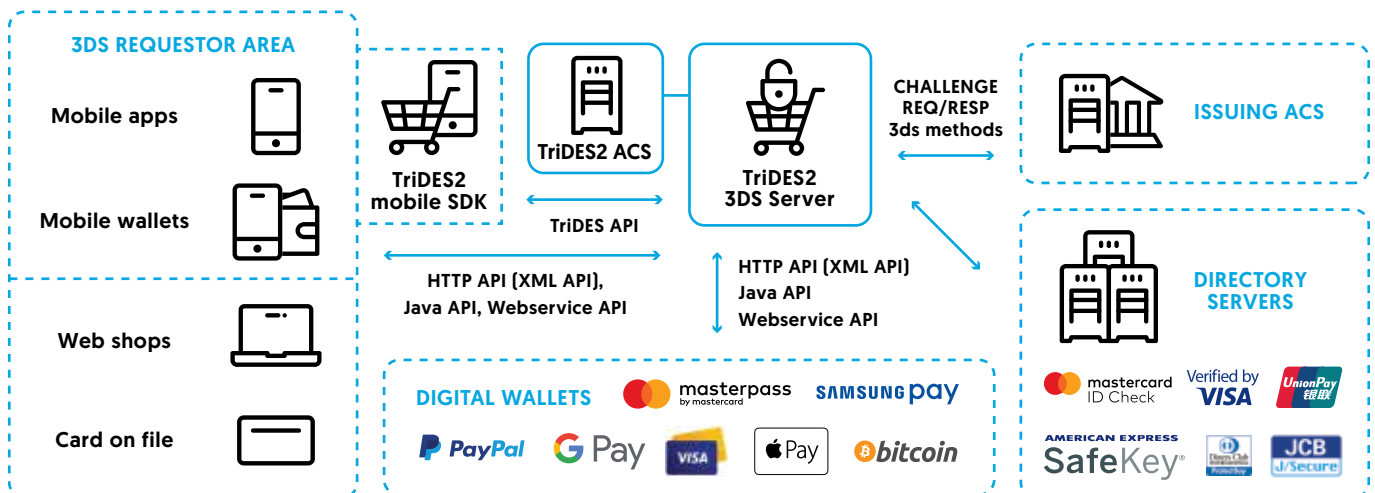
Help your merchant become a synonym for security and trustiness



TriDES2 3DS Server enables instant implementation of all 3D Secure programs for acquirers and merchants. Used with a mobile SDK, it ensures simple integration with web-based and mobile application-based purchase channels, digital wallets and other online payment services. By using a certified 3DS Server and a mobile SDK e-commerce and m-commerce service providers can avoid complex 3D Secure development and certification, thus reducing their cost and time to market.

Reduce fraud chargeback expenses

Online fraud is the most common cause for chargebacks in the online payment environment, and it is mostly a burden for the merchant. To the merchants and acquirers that use TriDES2 3DS and participate in 3D Secure programs, card schemes grant a chargeback liability shift, which transfers the chargeback and fraud-related costs to the issuer.



Key Product Features

- Backward compatible to 3D Secure 1.0.2
- Frictionless and challenge transaction flows
- Outspread types of supported transactions, including recurring payment, installments, standing orders, direct debit, e-invoicing etc.
- Integration with web browsing and in-app purchasing applications, with a responsive web interface for browsing on a mobile phone
- Management of multiple acquiring institutions in one 3DS server instance
- Multiple directory servers in one 3DS server instance [Verified by Visa, Mastercard® Identity
- Check™, American Express Safekey®, Diners Club ProtectBuy®, JCB J/Secure™, UnionPay UPOP, NSPK MirAccept]
- Easy integration with payment gateways, merchant applications and non-payment applications using HTTP redirection API, XML API, Java API or Webservice API
- Merchant whitelisting
- Merchant and acquiring risk scoring
- Integration with tokenization services, digital wallets, card on file
- Extensive statistics and reporting

Supported Platforms

[Additional platforms can be supported upon request]

Server Operating Systems

- Red Hat Linux [ver. 6.x, 7.x]
- CentOS [6.x, 7.x]

Java Version

- Java SE SDK 1.8

Database Servers

- Oracle [12c, 18c]
- PostgreSQL [9.6+]

Web Server

- Apache HTTPD [2.2.x, 2.4.x]

Application Servers

- WildFly 11+
- WebSphere Liberty 17+

TriDES2 Mobile SDK

Onboard your mobile applications to 3D Secure programs

TriDES2 Mobile SDK handles the payment initiation process, cryptography and security functions on behalf of the Merchant mobile application. It enables integration either on the purchase or the billing page on a mobile device. Two types of transaction flows are supported: the Frictionless flow and the Challenge flow. In case of the Challenge flow, the mobile SDK handles the Challenge dialogue with the ACS server, using the standard TLS protocol with mutual authentication.



Mobile SDK features

- Android 4.4. and iOS 9.2 and the newest mobile platforms supported
- Integration with the Asseco SEE TriDES2 3DS Server
- Integration with both payment and non-payment mobile apps
- Frictionless and Challenge transaction flows supported
- Incorporated Native and HTML UI customizable elements
- Standard TLS protocol that enables mutual authentication with ACS
- Collecting Device Identification Parameters
- Integration with a Card on File interface or a digital wallet application
- Applied security features:
 - Access control and authentication
 - Data encryption and Integrity checking for sensitive cardholder information
 - Code obfuscation, encryption and integrity checking
 - Initialization, security check for a jailbroken device, SDK tampering, application emulation