

# TriDES2 3DS Mobile SDK



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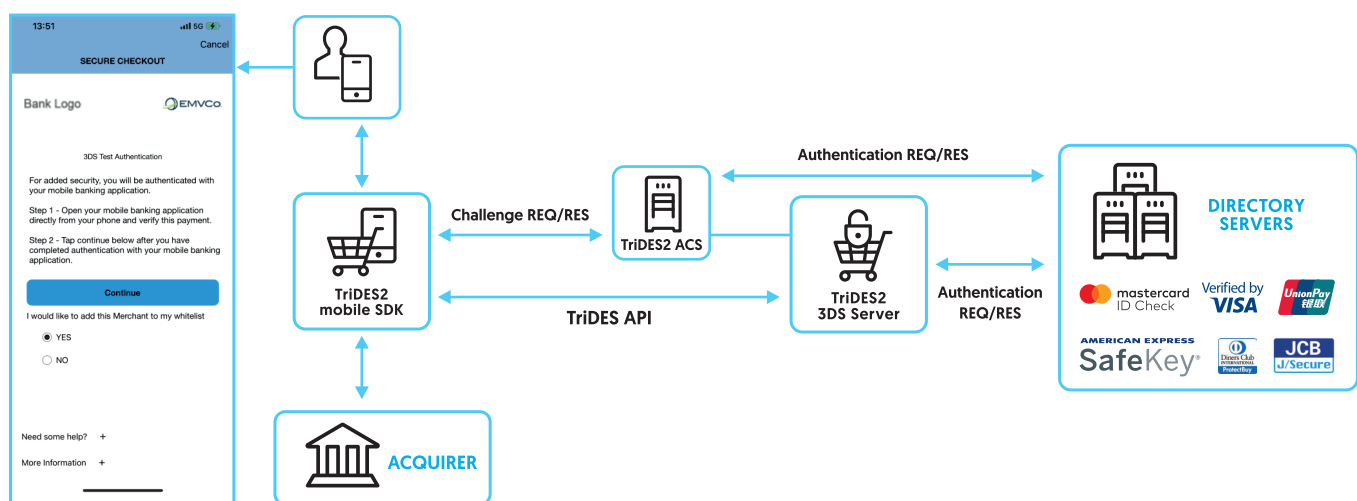
Unlock digital sources of revenue in a fully secure way by onboarding your mobile application to 3D Secure programs.

3DS Mobile SDK is a software embedded in a merchant's mobile app used for the payment initiation process facilitating cardholder authentication, cryptography, and security functions. When a cardholder initiates an in-app (mobile) transaction, the 3DS SDK communicates with 3DS Core Components to authenticate the cardholder. It's main benefit is the possibility of CH authentication **without browser redirections** and a **unified merchant's app user interface**.

### Painless checkout with in-app experience

Due to the worldwide increased usage of mobile devices, there has been a growing number of consumers who now purchase products through mobile apps. Since there is a large number of people doing e-commerce, there is a need to improve authentication security in mobile-based apps and also

provide a better user experience for mobile shoppers with the benefits of 3-D Secure and strong customer authentication. All of that is achievable with 3DS SDK, software which makes it easy for **Acquirers** and **Payment Gateways/Merchants** to activate 3-D Secure into their checkout flow.



### What's the purpose of 3DS SDK?

#### Initialization

SDK collects device information and performs security and warning checks.

#### Obtaining authentication request parameters

The 3DS SDK encrypts the device and authentication information which results in frictionless/challenge flow.

#### Cardholder authentication

If a CH authentication is required, 3DS SDK performs challenge flow and display challenge screens to the CH.

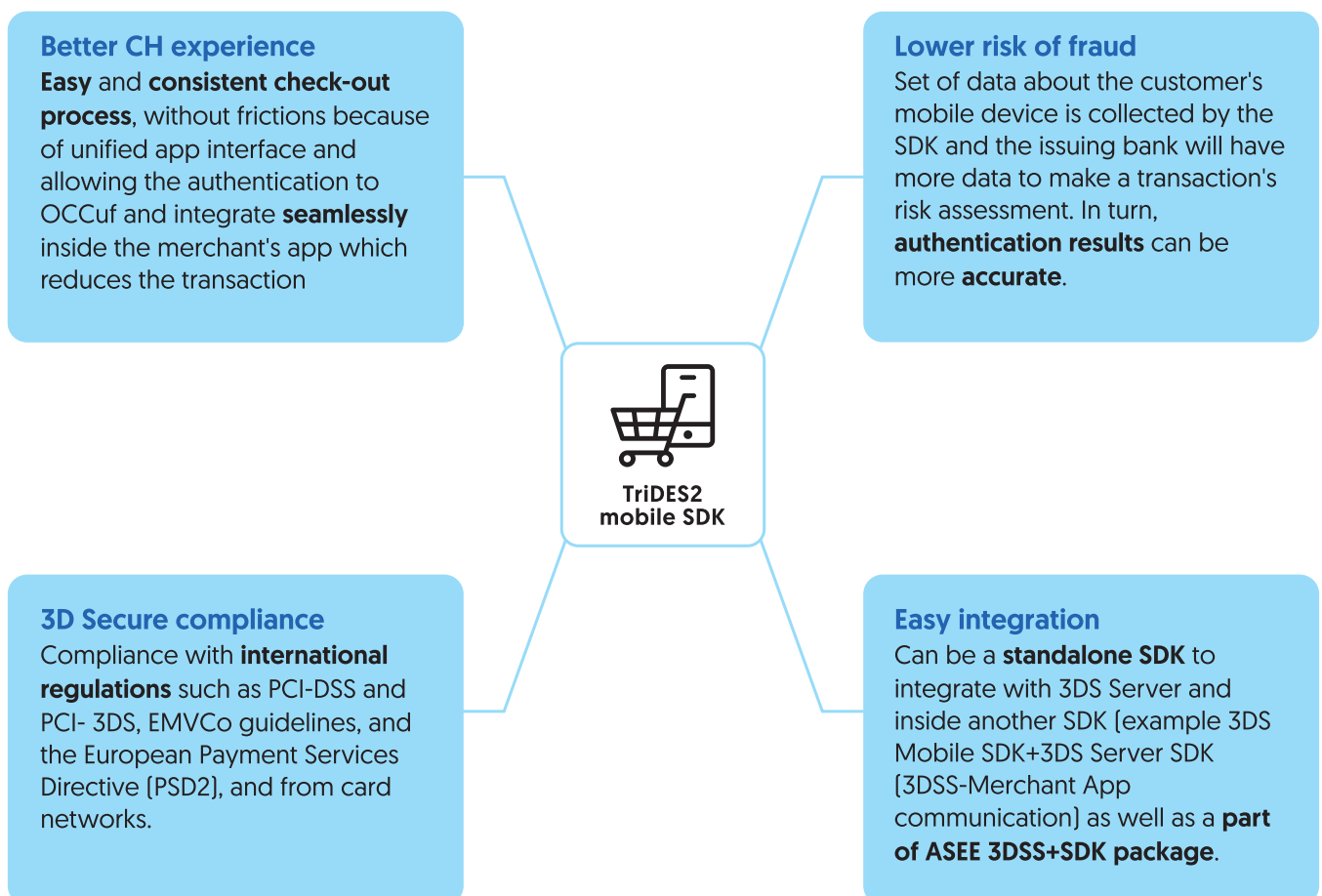
#### Cleanup

Free up resources that are used by the 3DS SDK.

## Features that support your business growth

**ABC eArchive** is a comprehensive enterprise-grade archiving system that keeps track of payment instructions, client files, and other background information for the core financial business. It records employee base, candidate CVs, invoices, and contracts for the HR department, legal department, and procurement staff. ABC eArchive keeps logical structure of the existing business data, facilitating easy retrieval and sharing.

- **Android 4.4. and iOS 10.0+** 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
- UI for the Challenge Flow can be rendered in **Native and HTML format**
- Collecting Device Identification Parameters
- Standard TLS protocol that enables mutual authentication with **ACS**
- Standard TLS protocol that enables mutual authentication with ACS
- Collecting Device Identification Parameters which results in **better RBA**
- 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



## ASEE group facts & figures:

- Top-notch **cybersecurity solutions expert**
- Serving customers across four continents, **20+ countries**
- **190+ Banks** in the client network
- End-to-end Product/Solution portfolio for banking operations
- Processes **+1B eCommerce transactions** in a year
- Processes **+5.5M tokenization transactions** per month

## 3D Secure portfolio:

**ACS, Access Control Server**, enables Issuing institutions to participate in the 3D Secure program by ensuring that cardholder is authenticated during online CNP transactions. This is done through either Risk-Based Authentication or using the available authentication method such as One Time Password, SMS OTP, mobile token, or biometrics.

**Risk Scoring Engine** evaluates transaction risk based on information provided by 3DS Server and ACS. Depending on the level of transaction risk, online CNP transactions are authenticated using either frictionless flow or by demanding an additional Strong Customer Authentication method.

**3DS Server** enables Acquiring institutions to provide 3D Secure protection to their Merchants. Simple integration with webshop or mobile application grants Merchants card scheme liability shift in cases of proven online payments fraud.

**3DS Mobile SDK** is integrated into mobile purchasing applications and enables Merchants to participate in the 3D Secure program, improving the checkout User Experience accompanied by data enrichment for more accurate risk assessment.

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