



Arcot TransFort™ for Merchants

Merchant Plug-In for 3-D Secure

DATA SHEET

Overview

Enables eCommerce merchants to participate in the Verified by Visa™, MasterCard® SecureCode™ and JCB J/Secure™ cardholder authentication programs.

Reduces Card Not Present fraud by having the purchaser provide an additional password, verifying their identity. Additional authentication reduces fraud and its related expenses, and increases customer confidence in the authenticity of your eCommerce site.

THE CUSTOMER IDENTITY CHALLENGE: As an online merchant, you want to verify the identity of your customers to reduce fraud. You also want to ensure that any fraud reduction tools you implement do not slow down the transaction or frustrate your customers. The challenge you face is how to provide an easy yet effective method to verify the identity of your cardholders without delaying their transactions.

THE TRANSFORT FOR MERCHANTS SOLUTION: TransFort Merchant Plug-In (MPI) enables fast, easy participation in the Verified by Visa™, MasterCard® SecureCode™ and JCB J/Secure™ cardholder authentication programs. Arcot co-created the 3-D Secure protocol used by all three programs, and is the market leader in cardholder authentication. These programs require a cardholder to authenticate himself at the time of an online purchase. Authentication prevents a criminal with physical card information (card number, expiration date, and security code) from using the credit or debit card online.

The Market Leader

Arcot Systems is the market leader for cardholder authentication. We co-wrote the 3-D Secure protocol with Visa, used by all three card networks. Arcot has the most widely deployed cardholder authentication solution in the world today, with hundreds of thousands of online merchants, payment solution providers, and merchant aggregators protected by TransFort.

Value to You

TransFort MPI saves you time and money. It reduces CNP fraud, decreases the number of cardholder disputes, amount of charge-backs, and cost of write-offs. It also increases your customers' confidence in your site, which means more business for you.

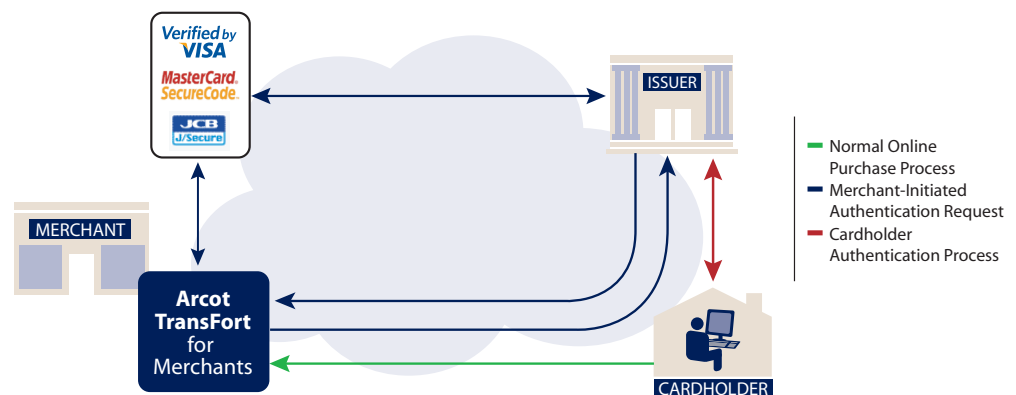
Simple Cardholder Experience

Your customers will shop on your site and enter their credit card information as usual. When the cardholder clicks the "buy" button, TransFort MPI will check with the card issuer to see if the cardholder is enrolled in 3-D Secure. If the cardholder is already enrolled, he will complete the authentication process defined by the card issuer (usually just entering their password).

Support for All Three Networks

TransFort MPI enables you to authenticate the identity of any cardholder who has enrolled in a 3-D Secure compliant program. That means that you only need one product to authenticate enrolled cardholders from Visa, MasterCard or JCB.

CARDHOLDER AUTHENTICATION FOR ONLINE PURCHASES



Server Platforms

Server OS Platforms

- IBM AIX
- Linux
- Microsoft Windows Server 2003
- Sun Solaris

TRANSFORT MERCHANT FEATURES AND BENEFITS

FEATURE	BENEFIT
Multi-language APIs	Easy integration into a variety of merchant eCommerce platforms. Allows complete control by merchants to invoke cardholder authentication when required
XML interface option	Simple integration with almost no programming required. Fully packaged XML service allows merchants to simply post to service and receive final results of authentication
Merchant Service (MS) component	<ul style="list-style-type: none">• Separate Merchant Service (MS) component allows all protocol-relevant functionality to be placed on a separate server. Updates to protocol can be made easily by simply updating the MS – no need for any reprogramming• High performance MS supports multiple transactions per second, adding very little overhead for high volume merchants
Failover support	Allows APIs to connect to primary and secondary merchant service. Automatic retry and failover/fail back ensures high availability of service
Parameterized APIs	Allows merchants to pass parameters to central MS if in a merchant aggregator configuration
Multi-certificate configuration	For merchant aggregators, allows central MS to maintain multiple certificates and to establish connections to a directory server on behalf of different merchants
Logging interface	Allows merchants to capture transaction logs in a repository of their choosing
Merchant ID in logs	Allows merchant aggregators to separate logs by merchants
Log analyzer	Log analyzer tool reviews logs and provides analysis of efficiency of authentication service, grouped by card issuer URLs

About Arcot

Arcot is the cloud authentication leader. Our fraud prevention, strong authentication, and e-Document security solutions make Web transactions and online access safe for millions of consumer, enterprise, and e-Commerce users.

Organizations can transparently deploy stronger authentication and allow users to conveniently authenticate from any computer or mobile device. Arcot solutions deliver the right balance of cost, convenience and strength.

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