

## ActiveAccess

Proven Verified by Visa & MasterCard SecureCode solution for card issuers

### Scalable authentication solution to eliminate online fraud and chargeback

ActiveAccess is a highly scalable cardholder authentication system designed for credit card issuers. The system supports single and multiple issuers through an easy to manage web interface. ActiveAccess has already been deployed to support hundreds of issuers providing authentication services for millions of cardholders in their day-to-day transactions.

ActiveAccess supports multiple authentication protocols including the latest standards from Visa and MasterCard: Verified by Visa and MasterCard SecureCode. It offers fully integrated, one-time cardholder enrolment with flexible registration options for mass enrolment and activation during shopping. Cardholders have the flexibility to enrol or be activated at anytime during their online shopping.

ActiveAccess provides the most flexible implementation options across multiple operating system and hardware platforms. Depending on their specific requirements, Issuers have the option of deploying ActiveAccess in-house or using an outsourced service.

### PROVEN REALTIME CARDHOLDER AND CREDIT CARD AUTHENTICATION SOLUTION

ActiveAccess is a proven authentication solution providing realtime cardholder authentication during the online shopping process. Cardholders verify their identity with their card issuer, in accordance with the authentication protocols, providing all parties with a level of assurance similar to that experienced in 'card present' transactions. Following verification, transaction security tokens are supplied to the merchant, providing the security information necessary for authenticating the online transaction.

### SINGLE ENROLMENT FOR VERIFIED BY VISA AND MASTERCARD SECURECODE

ActiveAccess provides a universal cardholder enrolment process for Verified by Visa and MasterCard SecureCode. The solution offers a fully brandable cardholder enrolment site and best-practise authentication process using GPayments' Visa and MasterCard approved authentication and enrolment package. Issuers may choose a combination of cardholder enrolment options including mass enrolment, cardholder activation during shopping or even enrolment through their existing Internet banking systems.

### FLEXIBLE CARDHOLDER DATA LOADING OPTIONS

ActiveAccess provides a range of cardholder data loading options:

- Online web services messaging interface
- Batch file uploading through a web-based interface
- Direct data entry through a web-based interface

Issuers have the flexibility to use the most appropriate method or a combination of these methods to meet their specific requirements.



### FEATURES

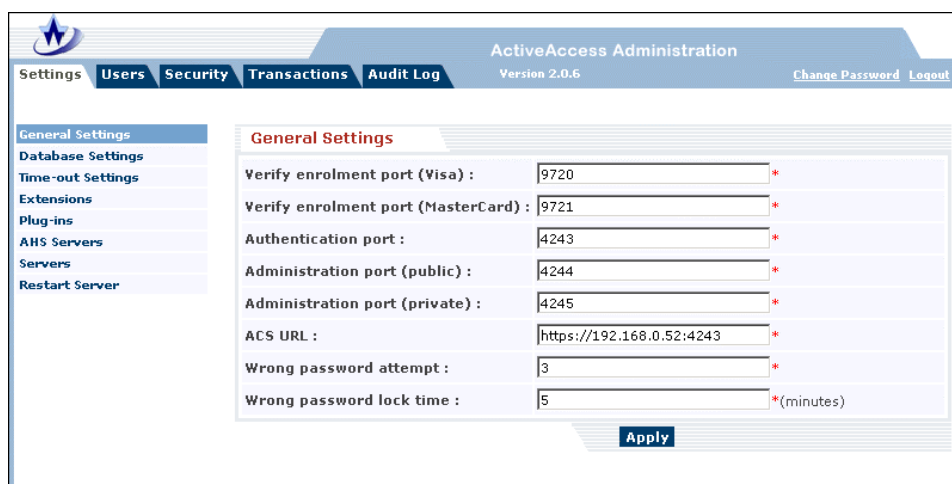
- Proven authentication solution
- Universal cardholder enrolment for multiple protocols
- Multiple and flexible cardholder data loading
- Simple integration with existing systems
- Visa and MasterCard approved authentication and enrolment package
- Comprehensive transactional reporting
- Secure data storage and encryption
- Support for multiple hardware security modules
- Scalable multi-platform solution
- Visa 3-D Secure, MasterCard 3-D Secure and MasterCard SPA support

## MODULAR AUTHENTICATION ARCHITECTURE

ActiveAccess is a modular authentication system incorporating Verified by Visa and MasterCard SecureCode, with the ability to integrate future modules as required. The *3-D Secure* module manages the cardholder authentication process for Verified by Visa transactions; the *SPA Algorithm* module integrates with the *3-D Secure* module to provide support for MasterCard SecureCode transactions originated from a cardholder browser; whilst the *SPA* module manages the cardholder authentication process for MasterCard SecureCode transactions originated from a cardholder applet.

## INTUITIVE WEB-BASED ADMINISTRATION INTERFACE

ActiveAccess provides users with an easy to use web-based interface, which fully supports the management of multiple authentication protocols. ActiveAccess can be administered locally, directly from the issuer or service provider's system or remotely, using a standard web browser. All configuration and management of ActiveAccess is performed using the simple administration interface, requiring no coding or code level changes.

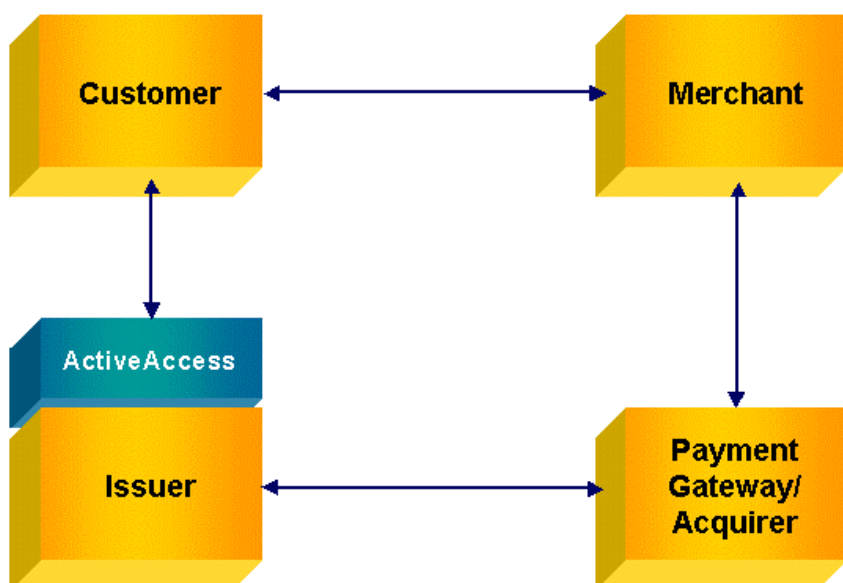


The screenshot displays the 'ActiveAccess Administration' web interface, version 2.0.6. The navigation menu includes Settings, Users, Security, Transactions, and Audit Log. The 'General Settings' page is active, showing a list of configuration options on the left and a form on the right. The form includes fields for Verify enrolment port (Visa), Verify enrolment port (MasterCard), Authentication port, Administration port (public), Administration port (private), ACS URL, Wrong password attempt, and Wrong password lock time. Each field has a value and a red asterisk indicating a required field. An 'Apply' button is located at the bottom right of the form.

Setting	Value
Verify enrolment port (Visa)	9720
Verify enrolment port (MasterCard)	9721
Authentication port	4243
Administration port (public)	4244
Administration port (private)	4245
ACS URL	https://192.168.0.52:4243
Wrong password attempt	3
Wrong password lock time	5 (minutes)

## ROBUST, SCALABLE AND FLEXIBLE

ActiveAccess is easily scalable using industry standard software or hardware load balancing and multiple physical servers. Increased message encryption and decryption performance can be achieved by implementing hardware SSL accelerators. Flexibility is offered using one of a number of supported Hardware Security Modules (HSM). As a result, ActiveAccess provides a robust, scalable and flexible solution for the most demanding and transaction intensive environments used by issuers and service providers.



## MULTI-PLATFORM SUPPORT

Built on Java technology, ActiveAccess provides multi-platform support. ActiveAccess processes Verified by Visa and MasterCard SecureCode transactions securely, storing transactional data in a leading relational database system and working independently of existing web servers.

## EASY INSTALLATION

ActiveAccess runs on a wide range of hardware and processor configurations and comes with both graphical and command line installation scripts. As a result, ActiveAccess is supported on wide variety of operating systems including Windows and Unix.