



ActiveCheckout

Payment authentication solution for your cardholders

Cardholder authentication - your secure online shopping guarantee

ActiveCheckout is a secure payment applet for cardholders providing online security, convenience and compliance with the new authentication standard - MasterCard SPA.

A guaranteed secure online purchase is assured through realtime customer authentication, increasing cardholder confidence whilst reducing the incidence of fraud.

MasterCard developed SPA as a solution to the problem of online credit card fraud for banks, merchants and cardholders. It is a global authentication standard, providing assurance for online payments similar to that existing in real world transactions.

ActiveCheckout is a freely distributable realtime credit card authentication applet, providing a simple and customisable interface to guaranteed security services without reliance on digital certificates. Try it today, download ActiveCheckout from www.gpayments.com.



FEATURES

- Realtime cardholder and credit card authentication
- Simple and frictionless consumer experience
- Multiple issuer authentication
- No reliance on digital certificates
- Freely distributable cardholder applet
- Automatic browser installation
- Intelligent form filling on ANY website
- Internet Explorer 5.0+ compatible
- Licensed MasterCard SPA implementation

REALTIME CARDHOLDER AND CREDIT CARD AUTHENTICATION

ActiveCheckout handles all authentication messaging and communication on the cardholder's behalf. ActiveCheckout sends the transaction details to the cardholder's issuer and authenticates the cardholder with their issuer's authentication server. Upon authentication, ActiveCheckout receives a security token from their issuer, which it automatically enters into websites, which support MasterCard SPA.

INTELLIGENT FORM POPULATION

Automatic form filling is provided by an intelligent form population (IFP) process, which populates existing websites with an accuracy exceeding 90%. It also is guaranteed to work with 100% accuracy on websites that support the ECML standard. Merchants do not need to implement any software or make changes to their web site to support ActiveCheckout's form filling.

UNIFORM APPLLET FOR ALL CARDHOLDERS

Cardholders can potentially use the same applet, regardless of their issuer. When cardholders visit SPA enabled websites, ActiveCheckout automatically offers the SPA service if their issuer's authentication server is detected. Prior to issuers coming online, cardholders can still use the applet for form filling to enhance their online shopping experience.

BANK GRADE SECURITY APPLICATION

ActiveCheckout is a bank grade security application. All personal information is stored on the cardholder's computer in encrypted form. The encryption key is generated based on the password which is selected by the cardholder. All communication with the issuer's authentication server is encrypted with SSL and the cardholder's password is not stored on the computer's hard disk. Deletion of personal details by the cardholder or uninstalling the applet physically destroys personal information.

FREELY AVAILABLE

GPayments is allowing cardholders to download ActiveCheckout today and experience SPA for the first time. Cardholders who download now will automatically be alerted when their issuer comes online and as a result will be able to begin authenticating their online transactions.

Authentication & Payment Solutions

You may make a Secure Payment Application (SPA) transaction at this website.
Please enter your username and password to proceed with an authenticated payment.

Merchant Name : World_alliance.com
Transaction Amount : USD 341.45

**North Bank**

SPA Authentication

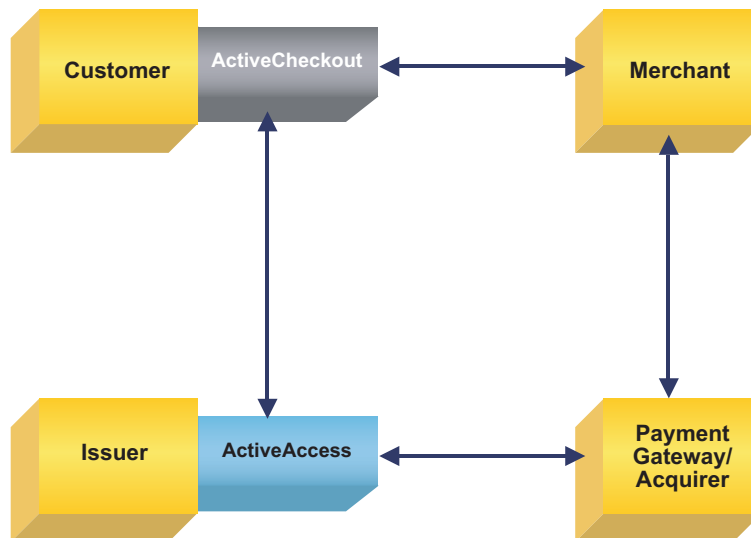
This is a SPA protected transaction. Please make sure that the merchant name and transaction amount are correct.
To accept this transaction please provide your Internet Banking user name and password.
Please note that this is equivalent to signing the receipt for the purchase.

Username:

Password:

SIMPLE DISTRIBUTION AND INSTALLATION

As ActiveCheckout is a "thin client" applet, it can be easily downloaded and installed over the Internet, or distributed by email or on floppy disk/CD-ROM.



CUSTOMIZABLE INTERFACES

ActiveCheckout's easily customizable user interface allows issuers to promote their brand on the cardholder's desktop. The character interface already supports a range of appealing animated characters, which the cardholder can download. Issuers can create their own animations which can appeal to a wider audience, target a specific market or be aligned with marketing campaigns.



ActiveCheckout includes Microsoft Agent Technology. Merlin, Robbie, Peedy, Genie (c) 1996-1998 Microsoft Corporation. All rights reserved.