

MPI - ActiveMerchant Enterprise

Verified by Visa, MasterCard SecureCode & JCB J/Secure solution for acquirers & payment gateways

Scalable authentication solution for application service providers

ActiveMerchant Enterprise is a merchant authentication system for service providers such as acquirers, Internet payment gateways or third party processors. It handles high transaction volumes and is designed to run as a managed service, providing Verified by Visa, MasterCard SecureCode and JCB J/Secure authentication services to a large merchant base.

ActiveMerchant Enterprise reduces the effort required for individual merchants to sign-up for Verified by Visa, MasterCard SecureCode and JCB J/Secure by offering a number of flexible implementation options. It minimizes the ongoing operational and administrative requirements for merchants by providing a centralised administration interface for the service provider.

ActiveMerchant Enterprise provides the most flexible implementation options across multiple operating system and hardware platforms. It is easy to install and simple to administer through its intuitive, web-based interface. It utilizes leading relational databases for transaction storage and can be scaled across multiple physical servers to support peak loads.

PROVEN REALTIME CARDHOLDER AND CREDIT CARD AUTHENTICATION SOLUTION

ActiveMerchant Enterprise is a **REALTIME CARDHOLDER AND CREDIT CARD AUTHENTICATION SOLUTION**. It provides a secure and reliable authentication during the online shopping process. ActiveMerchant Enterprise accepts authentication requests from the merchant in the form of a web request or an API call. ActiveMerchant Enterprise handles all authentication messaging and communication on behalf of the merchant and then transfers control back to the merchant for normal authorization processing. This segregates the Verified by Visa / MasterCard SecureCode / JCB J/Secure process from the existing authorization process and therefore requires minimal changes to the merchant's existing relationship with the service provider. The service provider can even provide managed authentication services to merchants who do not have an existing relationship with the service provider for Internet payment processing.

FRAUD & CHARGEBACK MINIMIZATION

The major benefit of ActiveMerchant Enterprise is that it allows the merchant / service provider to shift the liability for fraudulent transactions when they have been authenticated under Verified by Visa, MasterCard SecureCode or JCB J/Secure. ActiveMerchant Enterprise allows a service provider to search for particular transactions and determine if authentication was successful. If there is a disputed transaction and the transaction was authenticated, ActiveMerchant Enterprise can retrieve the transaction's 'signature' for the purposes of liability shift.

UNLIMITED TEST FACILITY ACCESS

GPayments provides a complete Verified by Visa, MasterCard SecureCode and JCB J/Secure test facility to ActiveMerchant Enterprise users. This allows each individual merchant to send test messages to ActiveMerchant Enterprise, running at their service provider, and confirm that their service provider has set them up correctly.



FEATURES

- Proven authentication solution
- Multiple merchant management
- Scalable to multiple physical servers
- Web service interface for merchants
- No impact on existing authorization process
- Simple integration with payment gateway
- No reliance on existing web servers
- Secure data storage and encryption
- Verified by Visa, MasterCard SecureCode & JCB J/Secure compliant

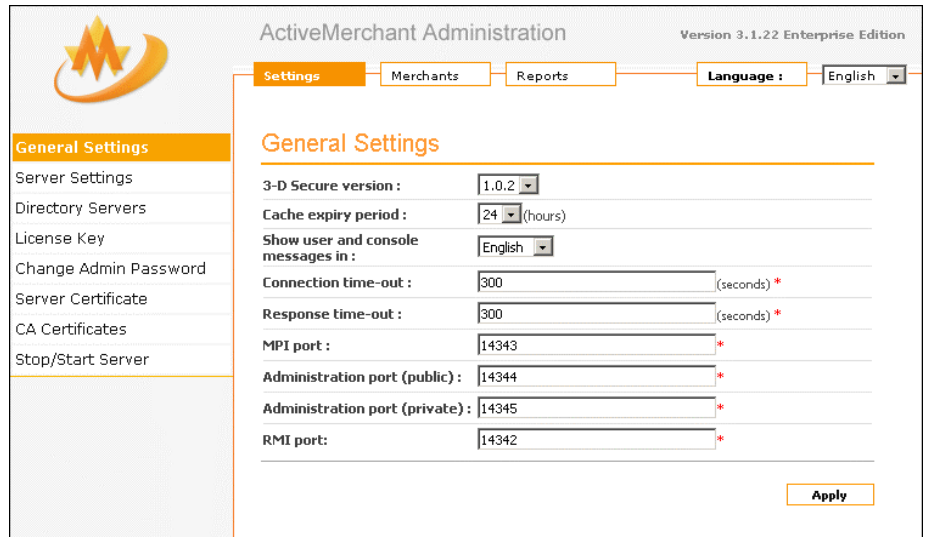
Authentication & Payment Solutions

SIMPLE INTEGRATION WITH EXISTING INTERNET PAYMENT GATEWAY

ActiveMerchant Enterprise is designed for running in parallel with a service provider's existing Internet payment gateway. No changes to the existing Internet payment gateway are needed to support merchants who process payments through a remote software plug-in model (API). Similarly, no changes are required to the existing API the merchant may currently be using for Internet payment processing.

INTUITIVE WEB-BASED ADMINISTRATION INTERFACE

ActiveMerchant Enterprise provides users with an easy to use web-based interface, which fully supports the management of multiple merchants. The administration interface can be accessed locally, directly from the service provider's system or remotely, using a standard web browser. All functionality of the ActiveMerchant Enterprise system is configurable through this simple user interface. There is no requirement for the service provider to manually alter complex configuration files or set code-level parameters.

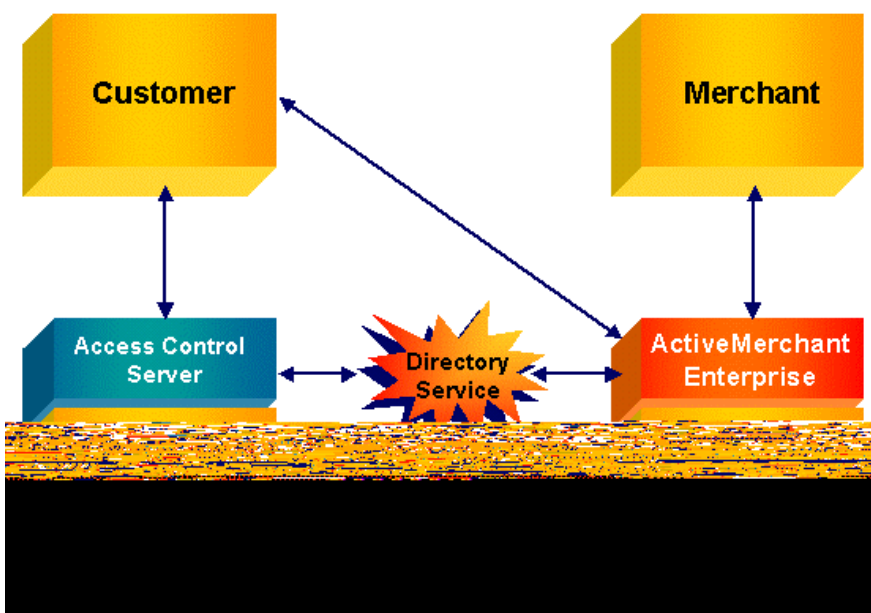


FLEXIBLE MERCHANT IMPLEMENTATION

ActiveMerchant provides two merchant models for 3-D Secure implementation. The first is the redirection model, which is simple and requires little effort on the merchant's part. The second model uses a merchant API that provides enhanced performance and additional flexibility.

MULTI-PLATFORM SUPPORT

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



ROBUST AND SCALABLE SOLUTION

ActiveMerchant Enterprise 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. As a result, ActiveMerchant Enterprise provides a robust and scalable solution for the most demanding and transaction intensive environments used by service providers.

EASY INSTALLATION

ActiveMerchant Enterprise can be run on a range of hardware platforms and processor configurations. ActiveMerchant Enterprise comes with both graphical and command line installation scripts to support a wide range of operating systems including Windows and UNIX.