



Xecure3D ACS Hosted Service

Xecure3D ACS (Access Control Server) enables issuing banks to participate in Verified by Visa, Mastercard with Mastercard SecureCode and JCB with J/Secure Program that adds an additional layer of security for online credit and debit card transactions.

The new ACS service can be offered as an online white-labelled hosted service, or as a total licensed solution. And, the deployment lead time can be as short as 3 months.

Key Components

- ❖ **Enrollment Server:** Provides the registration services for Cardholders that supports pre-enrollment and partial enrollment of cards to the server by the issuing bank. Cardholders must register before they can use their cards at 3-D secure enabled merchant sites.
- ❖ **Access Control Server (ACS):** It manages the authentication process for cardholders when a cardholder makes a purchase request, the MPI initiates the ACS authentication process. ACS then communicates directly with the cardholder to authenticate the identity of the cardholder. ACS logs all authentication requests to the central card directory server as a record to assist with chargeback resolution and to prevent fraud.
- ❖ **ACS Manager:** The administration tool that manages the access control server a Web Based ACS Cardholder Maintenance System Administration Tool that includes handling of Account Passwords, Error message handling and approval module, Account Maintenance and Viewing of Audit Logs.

Features

- ❖ Static password or one time password (OTP) authentication implementation
- ❖ Certified with Verified by VISA, MasterCard SecureCode, JCB J/Secure
- ❖ Strong key management and encryption function
- ❖ Responsive web design for authentication in web and mobile browsers
- ❖ Powerful and user-friendly web administration tool for bank operators
- ❖ User access control with audit trails
- ❖ Competitive tiered pricing package based on card base size
- ❖ Local support in 13 countries in Asia

Benefits

- ❖ **Flexible and Customizable:** Different models supported depending on requirement
- ❖ **High Performance and Scalable:** Can readily scale to support voluminous requests over time
- ❖ **User-friendly:** Easy-to-operate web-based GUI
- ❖ **Cost-effective:** Flexible solution package and ease of setup and maintenance
- ❖ **Secure:** Advanced security control
- ❖ **Expandable:** Readily expand from online transactions to mobile and SMS payment transactions
- ❖ **Proven:** Multiple successful and sizeable deployment in Korea, Thailand and Hong Kong





Xecure3D ACS 安全訪問控制服務器

Xecure3D ACS (Access Control Server) 是壹種經認證的3D安全訪問控制服務器，允許發卡行直接參與Visa、MasterCard、JCB的3D安全驗證程序，實現方法是在持卡人進行在線支付交易時增加壹層身份驗證。

最新ACS服務可以提供「白色標籤」線上托管服務，亦或作為完全授權解決方案。而且，僅需3個月即可完成全方位的技術對接部署。

核心功能

註冊伺服系統: 為持卡人提供註冊服務，支持通過發卡行將銀行卡的預註冊及部分註冊信息傳至服務器。持卡人必須經過註冊才能在已啟用3D安全驗證的商戶網站上使用銀行卡。

訪問控制服務器(ACS): 為持卡人管理身份驗證過程，當持卡人發出購買請求，MPI將啟動ACS認證程序，ACS將直接與持卡人取得聯繫鑒別持卡人身份。ACS亦會將所有身份驗證請求關聯至中央卡片目錄服務器，以輔助拒付分析及欺詐預防。

ACS管理工具: 它是壹種基於網絡的ACS持卡人系統維護管理工具，包括帳戶密碼管理、錯誤提示處理以及審批模塊、帳戶維護、審計日誌查看功能。

服務特色

- 支持靜態口令或壹次性密碼(OTP)身份驗證選項
- 已通過Visa、MasterCard、JCB安全認證
- 強大的密鑰管理和加密功能
- 針對網絡和移動瀏覽器身份驗證的響應式網頁設計
- 強大的用戶友好的網絡管理工具以優化運營
- 安全的用戶訪問控制與全面的審計跟蹤
- 根據卡片庫規模的具有競爭力的分級定價
- 於13個亞洲國家提供本地技術支持

功能優勢

- **靈活定制:** 根據客戶需求靈活定制服務模式
- **高性能擴展:** 可實時輕鬆擴展以滿足超量數據請求
- **用戶友好界面:** 使用基於網絡的圖形用戶界面，操作簡易快捷
- **成本效益:** 靈活的解決方案套件，易於安裝維護
- **安全穩定:** 先進高效的的安全管控系統
- **支持拓展:** 可將交易從線上支付輕鬆拓展至移動或短信支付
- **經驗豐富:** 已於韓國、泰國和香港，擁有眾多大型合作客戶

