Netfotech **Solutions**
Turn Ideas Into Reality

Paybiz**ACS**

Powerful Authentication for Online Payments

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The e-commerce industry has grown exponentially and the consumers want online transactions to be fast, convenient and secure. With the increasing number of web and mobile secure applications and the ever-growing expansion of E-commerce transactions, banks and issuing organizations face various kinds of threats like sophisticated phishing, key loggers or man-in-the middle attacks. Cardholders, who are aware of all those risks, want to remain confident in online card banking transactions. They expect their banks to provide them with the tools that will maintain security while managing their money online, anywhere, at any time and from any device. If they understand the necessity for powerful authentication, they want convenient, smooth solutions that are always available, with the fewest possible constraints. The challenge for banks consists in building durable trust in the digital economy, consolidating the security of their key-sensitive applications, and developing more value added services for their customers

They also have to follow regulators' recommendations, which impose strong authentication as level playing field. This strong authentication must be cost efficient, adapted to all level of risks, meet their customers' requirements and be available for the largest range of online services provided by the bank, including payments.

Powerful Authentication for Online Payments

- Compatible solution for payments and other online banking activities

- Covers the entire value chain of authentication for both B2B and B2C needs

- Standalone platform that supports a wide range of authentication methods

- Easily integrates into the various security architectures of financial institutions.

- Can be used for 3D-secure Internet payments and work with other applications such as online banking services, cloud-based wallet, and trading.

- Can be interconnected with the existing authentication service/ methods that are already deployed.

- Flexible platform enabling banks to put one or more authentication methods into production to implement their own authentication strategy

- Issuers can thus run pilot tests before any deployment is carried out.

- Customizable range of authentication methods as per consumer preferences, include:

Customizable range of authentication methods include:

» PaybizACS Trusted Authentication

» OTP (One Time Password) pushed by SMS

» OTP pushed by IVR (Interactive Voice Response)

» OTP EMV CAP

» OTP standard protocol

Core Functionality of PAYBIZACS

PaybizACS is the powerful authentication platform for online payments and work as follow:

PaybizACS is an additional layer of security that prevents the unauthorized use of cards online, reducing fraudulent transactions

If necessary PaybizACS challenges the cardholder and provides proof of authentication.

The solution directly authenticates online payments with the card issuer.

PaybizACS provides a risk-based assessment (RBA) of a transaction based on standardized data.

The solution supports the maintenance of card enrolment, authentication of card and payment requests, and cardholder notificatio

PaybizACS (Access Control Server) permits issuing banks to participate in schemes that are certified by Visa, MasterCard, Unionpay, and EMVco.

It's fully compliant with PA-DSS requirements and ready for PCI DSS audits

PaybizACS Features at Glance

PaybizACS, a market top ranked Access Control Server provides cardholder authentication for issuers. It has the options to be deployed directly inside an individual banking institution, a national / central bank, or processing institution for utilization by multiple issuers. It can be deployed both on premises and in the cloud environment as service. PaybizACS (Access control server) is designed efficiently & competently that can support 3D Secure 1 (3DS1), and 3D Secure 2 (3DS2) and helps issuers comply with the EU Payment Service Directive (PSD2) compliance. It helps reduce false declines and abandonment of carts and enhances customer experience.

Features of PAYBIZACS

EFFECTIVE AUTHENTICATION MANAGEMENT
PaybizACS (Access Control Server) is fully adaptable to any payment card transaction. It also supports a large choice of Customizable authentication methods

COMPATIBLE WITH ALL MAJOR CARD SCHEMES
PaybizACS is compatible with 3DS 1 as well as EMV 3DS and also supports Visa Secure Code, Mastercard Identity Check and Safe key of American Express.

REDUCE FALSE DECLINES AND DRIVE GROWTH
Protect your cardholders and increase transaction volume, revenue, and user experience with PaybizACS. Platform designed to provide exceptional cardholder authentication for card issuers.

YOUR POWERFUL BACK-OFFICE TOOL
PaybizACS gives you a powerful back-office tool that allows you to manage activities completely independently. Supervise cardholders and their transactions. Define rules. Create reports to follow PSD2 rules and assess KPIs schemes

ADAPTABLE INTEGRATION OF CARDHOLDER DATA
PaybizACS has the ability to store cardholder information locally in the ACS or integrate with current card management systems for flexible remote authentication.

EFFICIENTLY MANAGE MULTIPLE ISSUERS ON A SINGLE SYSTEM
Effortlessly manage multiple issuers and independent entities with custom configurations, branding, or cohesive groups to streamline operations.

Features of PAYBIZACS

EXPAND FLEXIBILITY WITH DECOUPLED AUTHENTICATION

Efficiently interact with third-party authentication services beyond the 3D secure flow, enabling cardholders to authenticate offline for a period of 7 days.

SIMPLIFIED MERCHANT WHITELISTING

The whitelisting API supports the creation of whitelists of trusted merchants, allowing for authentication bypassing. The PaybizACS administration console enables issuers to view and manage the whitelist.

EMPOWER SECURE TRANSACTIONS WITH DYNAMIC LINKING

Enjoy peace of mind with an advanced solution that fully embraces the Strong Customer Authentication (SCA) requirements of PSD2. Protect your transactions with unique authentication codes with real time payment information.

PORTAL FOR CARDHOLDERS

Entirely customizable, this web-based application helps cardholders manage their trusted beneficiaries and register their authentication credentials so they can carry out 3-D Secure transactions

ON PREMISE

PaybizACS enables simple installation for on-premise deployments, offering highavailability cluster configuration and customizable administration options.

HOSTED SERVICE

Experience a secure, bank-grade hosted solution, featuring a multi-tenancy PaybizACS cluster hosted on a globally renowned cloud provider.
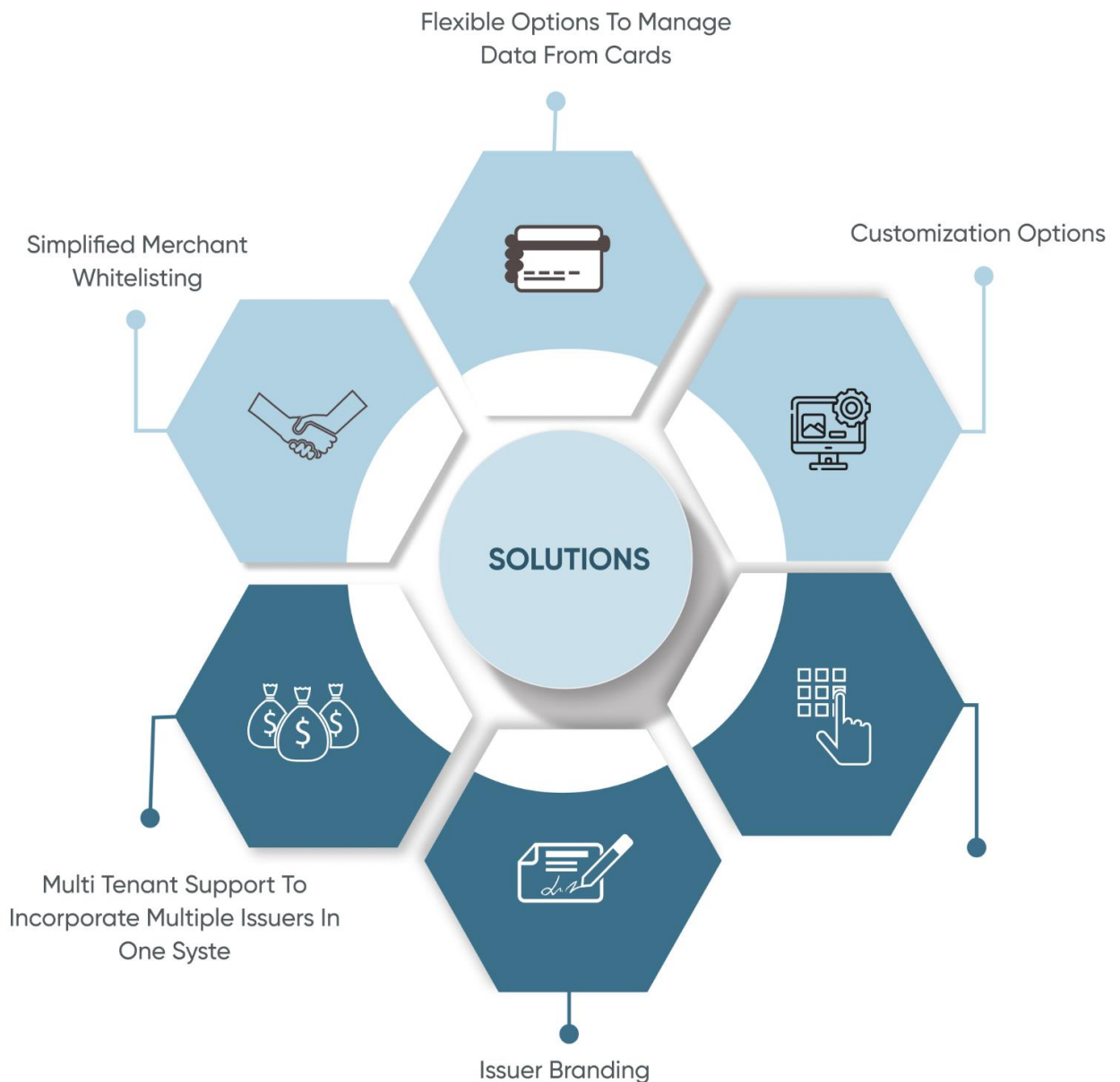
BUSINESS BENEFITS

- Quick implementation of the 3D Secure service

- Modular solution that meets all of banks' requirements

- Configurable workflow for complete control of the authentication process

- Easy integration into banks Information Systems

- Efficient activity monitoring tools

- To help all banks implement their authentication strategies

- International solution that makes it possible to support banks through their global expansion

- Risk control through efficient prevention of the ever-growing fraud

- To benefit from knowledge sharing with the interbank community for fraud prevention services

- Responsive web workflows for all kind of devices (PC, tablets, smartphones)

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COMPLETE CONTROL OVER YOUR OWN DEPLOYMENT

PaybizACS is an easy-to-use and adaptable solution that can be adapted to meet the needs of its customers. Users are in complete control of the deployment, customization, and integration with third-party solutions.

Flexible Options To Manage
Data From Cards

Customization Options

Simplified Merchant
Whitelisting

SOLUTIONS

Multi Tenant Support To
Incorporate Multiple Issuers In
One Syste

Issuer Branding

PaybizACS

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