



Modirum MDpay 3-D Secure ACS 3.0

MDpay 3-D Secure ACS 3.0 is 3-D Secure Access Control Server java implementation for the high-volume processors and issuers offering MPI as on-behalf of service to the issuers.

3-D Secure Protocol Support

The product implements the following specifications:

- 3-D Secure protocol core functions, v 1.0.1, November 1, 2001
- 3-D Secure Extension for Mobile Internet Devices, v 1.0.1, Nov 1, 2001
- 3-D Secure protocol specification v.1.0.2 minor errata as of Sept 30, 2002
- 3-D Secure Functional Requirements for Merchant Server Plug-In, v. 1.0.2/1.0.1 July 15, 2002 Errata as of Jan 16, 2003

Free upgrade to the following specification is included:

- 3-D Secure protocol specification core functions, v. 1.0.2, June 15, 2002, including support for card range caching, installments and multiple currencies
- Visa 3-D Secure 1.0.1 Extension for Issuer Initiated authentication (SMS)
- SPA Algorithm for the Mastercard implementation of 3-D Secure, v.1.0, Aug 6, 2002

The product has the following certifications:

- Visa Compliance Testing Program for 3-D Secure Protocol v. 1.0.1

Functionality

The following functionality is included:

- Support for unlimited number of issuers per installation
- Support for unlimited number of cards per issuer
- Support for unlimited number of languages per issuer
- Extensive transaction logging and log search functionality
- Browser based admin interface supporting: delegated access levels per issuer, Issuer & card range management, Card enrollment and management and Transaction search & view on message level

Card Management System Plug-Ins

The product supports the following integration alternatives to existing card management systems:

1. No integration – standalone acs
 - ACS database (MySQL, Oracle & MS Sql supported)
 - Card data managed through the admin interface
2. Batch update interface to ACS database
 - Card data can be updated via batch interface
 - Transaction data can be exported via batch interface
3. Http Post based online update and query interface
 - Card enrollment and card data update
 - Transaction tracking

- Http post based interface for easy integration
- Secured by SSL certificates and/or digest

4. Tight integration with external card store
 - All or part of card & transaction data outside ACS
 - Online query to external card management system during transaction
 - Several messaging architectures possible

Authentication Plug-Ins

The product supports the following authentication methods:

1. Standalone authentication by acs database or external card management system database
 - Card user passwords stored in ACS database
 - Enrollment either by user, administrator or batch
2. Authentication forwarding to external party
 - Plug-in interface for integrating to external authentication, typically the web-bank
 - Several ones defined
 - Fixed fee of 20 KEUR for developing new authentication methods

Multi-Channel Support

The product supports the following channels as default:

- Internet (html)
- Mobile (wml)
- Pda (html)

Free upgrade to the following channel is included:

- SMS

HSM's supported

MDpay ACS can use any HSM supporting full openssl functionality and pkcs#11 interface. Modirum recommends the use of:

- nCipher payshield or
- Thales Websentry

Architecture

The product runs on Java 1.3 compliant servlet engine

The Modirum reference platform is:

- Mandrake Linux 9.0, Tomcat 4.1, Sun Java 1.3_07 and MySQL 3.32

The product is currently being used by modirum clients in the following architectures:

- Mandrake 9.0, RedHat 8.0, Windows 2000, Aix 5.2, FreeBSD 4.2
- MySQL, Microsoft SQLServer, Oracle

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Database is accessed through standard JDBC interface and SQL commands for database creation are included to allow the use of a JDBC compliant database.

Warranty, Maintenance and Support

The product includes 6 months warranty, which includes:

- Bug fixes
- Free protocol upgrades to any 1.x protocol of 3-D Secure
- Maintaining the compliance to the requirement to software by Verified by Visa and Mastercard Securecode (excluding SPA 1.0).
- Access to Modirum support line for reporting bugs

The warranty can be extended by 20% annual maintenance fee.

Several support packages are available either directly from Modirum or from Modirum partners.



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