



Modirum MDpay 3-D Secure MPI Source License 3.0

MDpay 3-D Secure MPI Source License 3.0 is 3-D Secure Merchant Plug-In (MPI) java implementation for the high-volume processors and acquirers offering MPI as on-behalf of service to the merchants. The product is also suitable for software developers wishing to include 3-D Secure MPI into their products. The product is licensed with full source code.

3-D Secure Protocol Support

The product implements the following specifications:

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

The product has the following certifications:

- Visa Compliance Testing Program for 3-D Secure Protocol version 1.0.2, Jan 16, 2003, please see: <http://download.modirum.com/pub/mpi/mdpaympi3co/mpiplianceletter1.tif>
- Mastercard Securecode functional testing

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:

- Mobile SMS

Functionality

The following functionality is included:

- Support for unlimited number of merchants per installation
- Easy interface for merchant integration (http post)
- Java API for flexible merchant integration
- Merchant administration user interface
- Extensive transaction logging and log search functionality
- Support for unlimited number of 3-D Secure Directories
- Database encryption
- Per merchant certificate management according to MasterCard Requirements

Architecture

The product is designed to run on Java 1.3 compliant servlet based platform

The Modirum supported reference platform is:

- Mandrake Linux 9.0, Apache 1.3.24, Tomcat 3.3, Sun Java 1.3_07 and MySQL 3.32

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

- Mandrake Linux 9.0, RedHat Linux 8.0, Windows 2000, IBM AIX 5.2, FreeBSD 4.2
- Tomcat, WebLogic
- MySQL, Microsoft SQLServer, Oracle

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

The reference implementation outside Visa certified core can be modified without re-certification.

Licensing

The licensee has the right to install unmodified or modified product at unlimited number of installations within the same organization to support unlimited number of merchants.

The licensee has the right to include the product as part of his own products sold to third parties without additional license fees to Modirum provided that the following conditions are met:

- The end product carries it's own brand (other than MDpay)
- "MDpay Inside" logo is displayed in documentation
- The usage volumes are reported to Modirum

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 schemes (excluding SPA 1.0).
- Access to Modirum support line for reporting bugs

The warranty can be extended by paying 20% maintenance fee annually.

Several support packages are available either directly from Modirum or from Modirum partners. Other support arrangements are also available through Modirum or through Modirum partners.





Modirum MDpay 3-D Secure MPI Binary License 3.0

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