



Arcot TransFort™ for Issuers

Access Control Server (ACS) for 3-D Secure

DATA SHEET

Overview

Highly configurable Access Control Server (ACS) ing 3-D Secure protocol.

Enables credit and debit card issuers to offer robust security service to cardholders, reducing fraud and increasing merchant and customer confidence in online shopping.

Arcot protects over 12,000 card issuers, and is the global leader in cardholder authentication.

THE CARDHOLDER IDENTITY CHALLENGE: As a card issuer, you want to verify the identity of your cardholders during an online purchase to reduce fraud. You also want to increase your cardholders' confidence in their online shopping experience. The challenge you face is how to provide an easy yet effective method to authenticate your cardholders without delaying their transactions. You want the flexibility to offer customized authentication for different classes of cardholders and merchants, with the opportunity to personalize each transaction.

THE TRANSFORT FOR ISSUERS SOLUTION: TransFort for Issuers enables you to offer a fast and easy card enrollment and authentication service to your cardholders. TransFort for Issuers is an Access Control Server (ACS) that is fully compliant with Verified by Visa™, MasterCard® SecureCode™, and JCB J/Secure™ cardholder authentication programs. Arcot protects over 12,000 issuers around the world, and is the de facto standard for card authentication and fraud reduction, for both issuers and merchants. Arcot co-wrote the 3-D Secure protocol with Visa in 2000, which created a simple and effective way to protect against fraudulent transactions. All three card programs rely on 3-D Secure to verify and protect their cardholders' identity.

Rapid Compliance, Configurable Features

Arcot's TransFort for Issuers is an ACS that allows issuers to quickly and easily offer a security service to your cardholders that is fully compliant with 3-D Secure. TransFort provides you with maximum choice in configuring the solution to meet your cardholder portfolios and security requirements.

Flexible Deployment – Hosted or Licensed

We give you the option of choosing how you want to deploy TransFort for Issuers: Hosted by Arcot or installed in your enterprise. We host the service from SAS 70 certified, secure, redundant data centers. We annually certify our compliance with the Payment Card Industry (PCI) data security standard.

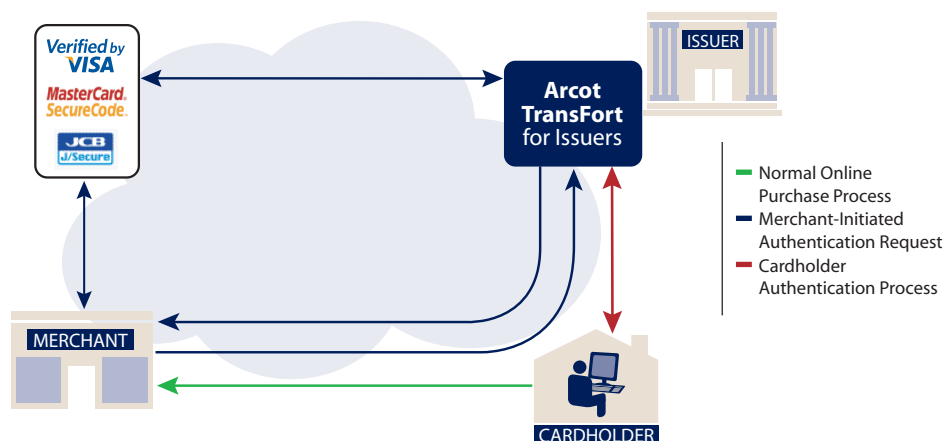
Stop Fraud without Stopping Customers

TransFort for Issuers allows you to reduce fraudulent transactions while enabling your legitimate customers to quickly and easily make their purchases. Its authentication technology increases security without affecting the customer experience.

Scalable Protection

Arcot designed TransFort for Issuers to support individual banks, global banks with multi-country operations, as well as service providers and processors who offer card management services. TransFort's modules and flexible architecture facilitate integration with existing card issuer systems, including home banking and fraud management systems.

CARDHOLDER AUTHENTICATION FOR ONLINE PURCHASES



Server Platforms

Server OS Platforms

- IBM AIX
- Microsoft Windows Server 2003

- Sun Solaris

Databases

- IBM DB2
- Oracle

Hardware Security Modules

- IBM Cryptocard
- nCipher
- Thales

TRANSFORT ISSUERS FEATURES AND BENEFITS

FEATURE	BENEFIT
Configurable functionality and card range-level configuration	Allows issuers to configure business rules and user experiences for each portfolio of cards. Card range-level configuration enables issuers to configure security features at a sub-BIN level (after the first 6 digits of the card number), which is critical for card issuers who have shared BINs.
Four administrator levels	Separately configure customer service agents, supervisors and administrators to meet security compliance requirements.
Fine-grained administrator privileges	Allow/disallow specific functions for each administrator to control access to regulated data and systems.
Aggregated administrator access	Configure administrators to view data from one or more issuer. Allows large banks to configure each portfolio separately. Allows group service providers to have aggregated view of their members.
Activation During Shopping (ADS)	Enables cardholders to enroll in the program during a purchase transaction.
Configurable validation rules	Enables issuers to decide how to validate the cardholder's identity during enrollment based on the information available on each cardholder.
Web Fraud Detection with RiskFort™	Allows banks to configure the level of authentication based on transaction and session parameters – merchant ID, amount, IP address and even device of the transaction. Enables banks to evaluate the risk of each transaction and take appropriate action.
Range of authentication methods – smart card payment cards, MasterCard® CAP 2, Visa DPA, and 2-factor tokens	Provides a broad range of options for authenticating cardholders. Allows issuers to configure different methods for different portfolios/card ranges. Facilitates setup of a primary and fall-back method, in case primary method is not possible.
Seamless integration with ArcotID two-factor authentication	Arcot's patented PKI-based secure software credential transparently upgrades the security of password-based authentication to multi-factor without changing the existing user experience.
Forgot Your Password (FYP), Auto FYP, Secondary cardholder ADS and FYP	User-friendly features assist cardholders who have forgotten their password, even when the users don't actively request help. Intuitive support for households that share bank cards.
International Support with UTF-8	Allows issuers and service providers to support cardholders in multiple countries and multiple time zones.
Mobile support	Supports transactions from both PCs and mobile phones.

About Arcot

Arcot is the cloud authentication leader. Our fraud prevention, strong authentication, and e-Document security solutions make Web transactions and online access safe for millions of consumer, enterprise, and e-Commerce users.

Organizations can transparently deploy stronger authentication and allow users to conveniently authenticate from any computer or mobile device. Arcot solutions deliver the right balance of cost, convenience and strength.

Zero Defect User Experience: RiskFort offers cardholders a “zero defect” shopping experience that includes an intuitive user interface, fully self-service enrollment process, password reset, dynamic data matching and account management.

Risk Management: You have the option to add fraud detection and risk monitoring capabilities to TransFort. Arcot RiskFort provides risk assessments of transactions – at the individual level, across cardholders and across issuers. Using RiskFort, you can control your risk exposure and selectively allow/disallow transactions.

Extensibility and Configurability: TransFort for Issuers gives you the widest variety of choices for configuring cardholder enrollment and authentication. You can choose the data elements and data sources to use for initial cardholder identity verification. TransFort also supports ‘m of n’ data matching, selection of authentication method and device identification. TransFort leverages your existing infrastructure and enables ‘call outs’ to other applications.

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