

We can now offer through our unique Partnering with Datacash, several options to help prevent fraud and help reassure your customers:

3-D Secure

Visa has developed authenticated payment capabilities to improve online transaction security and to help encourage the growth of e-commerce. By creating a virtual 'card present' environment during Internet transactions, guaranteed payments for merchants and a safer online commerce experience for cardholders is envisaged.

MasterCard have implemented their version of 3-D Secure, called 'MasterCard SecureCode', while Visa have called their brand 'Verified by Visa'. Both of these protocols are brand identities for the 3-D Secure cardholder authentication scheme.

3-D Secure is a payments protocol based on an architecture known as the "Three Domain Model" and builds on proven SSL technology to provide a standard, secure method of performing transactions over the Internet through authentication of all parties involved in an online transaction:

the merchant and its bank (Acquirer Domain)

the Cardholder and their bank (Issuer Domain)

the Cardholder's bank and the merchant's bank (Interoperability Domain)

Visa have begun their global rollout of their 'Authenticated Payment Program' which will vastly improve the payment service for merchants and consumers. This will be achieved by enhancing convenience, acceptance and security.

Key Features

Supports Verified by Visa and MasterCard SecureCode

Pre-accredited with major acquiring banks

Ease of integration via XML API in conjunction with the DataCash MPI or a 3rd Party MPI

Key Benefits

Minimise online credit and debit card fraud and customer disputes

Obtain relief from fraud liability, receiving chargeback protection on qualifying transactions

Reassure customers that transactions are being handled securely

Age and Identity Verification

URU® is a service owned and developed jointly by BT and GB Group. DataCash provides merchants with access to the service through its XML APIs.

URU® provides you with an easy way to verify your customers' age and identity details against a comprehensive and reliable range of data sources in real time. It provides a fast and cost effective means of verifying that individuals are who they say they are ensuring that regulations are met and fraud is minimised.

Key Features

Can be tailored to meet your requirements. Confirm a customer's age and identity quickly and reliably or carry out full identity checks for accurate credit ratings

Online identity verification removes the need for paper documentation, improving the customer experience and streamlining the checking process

Checks identification data from a wide range of sources ensuring checks are automated, comprehensive and reliable

Perform "Know Your Customer" (KYC) checks for businesses regulated by the Financial Services Authority

Ease of integration via XML API

Key Benefits

Enhance the customer experience and significantly reduce the inconvenience of ID checking for all customers

Minimise online credit and debit card fraud

Implement easily via single Internet connection or single software component

Reduce operational costs by removing the need for paper documentation

Address and Security Code Verification

The Address and Security Code Verification Service allows the Card Holders Statement Address and/or the Card Security Code provided by your customer to be compared with the information held by the Issuer when the card payment is authorised. These can be checked to help identify and reduce the impact of fraudulent transactions.

Key Features

Available to control risk on bank card transactions

Configuration of AVS and CV2 checking can be customised to maximise genuine sales and minimise rejected transactions from loyal customers

Included in Standard Bank Card service

Key Benefits

Reduce the risk of fraud by requesting and checking additional transaction information

Greater confidence that customers are genuine

Reassure customers that transactions are being handled securely

Find out how we can integrate these services with your existing ecommerce solution contact Nigel@raonline.co.uk