

3-D SECURE SOLUTIONS



3-D Secure is a card-not-present transaction authentication protocol. The protocol name refers to three domains taking part in authentication process, i.e. Issuer, Acquirer and Interoperability (payment organisation). In order to participate in 3-D Secure authentication, each domain must possess a specific software component defined in the protocol.

Visiona is one of few companies in the world with all 3-D Secure process components certified by EMVCo.

Visiona Access Control Server

Access Control Server is a component responsible for 3-D Secure authentication process in Issuer domain. Main tasks performed by Access Control Server is storing card records and authentication rules for 3-D Secure (3DS) protocol. Specifically, ACS is responsible for verification whether or not a transaction performed with a given card can be authenticated in 3DS process, and if so, which authentication method is to be applied.

Visiona 3DS Server

3DS Server is a component responsible for 3-D Secure authentication in Acquirer domain. It is responsible for handling transaction authentications and facilitating connection to Directory Servers. 3DS Server collects data elements required for 3-D Secure messages, verifies the authenticity of Directory Servers and performs validations of 3DS SDKs, Directory Servers and 3DS Requestors.

Visiona 3DS SDK

3DS SDK is a software development kit, which, after integration with Merchant's mobile application supports In-App 3DS authentication flow. 3DS SDK is responsible for collection of device data needed by 3DS Server to create an AReq message. It also generates user interface for cardholder and communicates with ACS during a challenge authentication flow.

Visiona Directory Server

Directory Server is a component belonging to Interoperability domain. It is responsible for connecting the 3DS Requestor and Issuer Domains. It validates the components from those domains, stores the card range data to determine the ACS that should perform a given 3DS authentication, and shares them with 3DS Servers.

Visiona Directory Server also acts as Directory Server Certificate Authority (DS CA). It generates root certificates in EC and RSA algorithms, which are used to service Certificate Signing Requests (CSRs) provided by owners of other 3DS Components.

ABOUT VISIONA



VISIONA provides scalable and innovative solutions for digital and omni-commerce payments. We are a trusted IT solutions partner in banking, financial and e-commerce ecosystems. Our team designs, develops and implements projects which meet the requirements of dynamically changing payment systems. Visiona's complete solutions suite covers the entire digital payment value chain as well as ensures international standards of security and compliance.

19 years on
market

130 experts
on board

30 mln cards
in service

- We are one of few companies in the world with all 3-D Secure process components (ACS Directory Server, 3DS Server and 3DS SDK) certified by EMVCo.
- Our offer includes comprehensive fraud protection and authentication tools to make payment processes seamless and secure.
- We deploy, process and manage our solutions across an on-premise platform or cloud environment.

