



3X Software News

Summer 2008

3X Software is the UK's leading provider of Credit/Debit/Purchasing card payment and address management software for the iSeries

Welcome to our Summer Newsletter

It has been a little while since our last newsletter. A number of you are taking the Payment Card Industry Data Security Standard seriously and have installed our EFT Encryption module. It is surprising still how many companies don't realise that the standard applies to them but the basic rule is if you have card holder information on your system then it applies to you.

3X Secure for Verified by Visa and MasterCard SecureCode

We are pleased to announce our latest product **3X Secure** has been accredited by Visa and MasterCard for the processing of 3D Secure transactions over the internet. The **3X Secure** Merchant Plug-In (MPI) is not iSeries specific and resides on the Web server (whether that is iSeries, windows, UNIX or Linux etc) you use for hosting your web application. Regardless of which server you use it will work seamlessly with your EFT/400 product for those customers wishing to process Customer Not Present (CNP) credit/debit card transaction via the internet.

MasterCard have now stated that *'If Maestro is processed over the internet it is mandated that it has to be with SecureCode'*



MasterCard.
SecureCode.

Verified by
VISA

3D secure is a simple password-protected identity-checking service that takes the risk out of online retail, for you and for your customers. You get protection from fraudulent transactions and the costs associated with them, and your customers get the reassurance they need to spend with confidence.

- **Eliminate chargebacks** - Helps protect you from fraudulent claims from cardholders when they claim that they didn't take part in, or authorise, a payment. Once you are up and running with Verified by Visa & MasterCard SecureCode, you are no longer liable for charge backs of this nature. The merchant benefits from this protection even when the Issuer or cardholder is not participating. According to MasterCard 60% of e-commerce chargebacks are "cardholder unauthorised" (the cardholder denies making the transaction)
- **Boost customer confidence** - Research in Germany, Spain and the UK shows that 84 percent of people who do not shop online would be more likely to with Verified by Visa or MasterCard SecureCode. Of established Internet shoppers, 71 percent say they would do so more frequently.
- **Achieve bigger sales** - Research by the analysts Gartner Group states that the average e-commerce transaction is worth less than €73. Figures from Visa Europe show that the average Verified by Visa transaction is worth more than €138.
- **Implement with ease** - Using Verified by Visa is a matter of adding a quick extra step to your online checkout procedure. For customers, enrolling takes moments and each purchase is accompanied by a personalised secret message from their card issuing bank.

For more information see:

<http://www.visaeurope.com/merchant/handlingvisapayments/cardnotpresent/verifiedbyvisa.jsp>

<http://www.mastercard.com/us/personal/en/cardholderservices/securecode/index.html>

http://www.mastercard.com/us/merchant/security/what_can_do/SecureCode/faq.html



PCI – Levels of Compliance

There still seems to be confusion out in the banking industry about PCI compliance. To help clarify things I have summarised the different levels below. If you haven't started your PCI compliant project yet please feel free to contact us and we will try and help you get started.

Level 1 PCI DSS Compliance for Merchants

Level 1 PCI Merchants are:

- Any merchant – regardless of acceptance channel – processing over 6,000,000 payment card transactions per year
- Any merchant that has suffered a hack or an attack that resulted in an account data compromise
- Any merchant that the payment card vendor, at its sole discretion, determines should meet the Level 1 merchant requirements to minimize risk to the payment card system
- Any merchant identified by any other payment card brand as Level 1

Validation for Level 1 PCI Merchants

Annual On-Site Security Audit and Quarterly Network Scans must be performed by an Independent Security Assessor, Qualified Independent Scan Vendor or Internal Audit if signed by Officer of the Company.

The compliance deadline for Level 1 PCI Merchants was Sep 30 2004.

Level 2 PCI DSS Compliance for Merchants

Level 2 PCI Merchants are:

- Any e-commerce merchant processing 1,500,000 to 6,000,000 payment card transactions per year

Validation for Level 2 PCI Merchants

Annual PCO Self Assessment Questionnaire and Quarterly Network Scans must be performed by the merchant or a Qualified Independent Scan Vendor.

The compliance deadline for Level 2 PCI Merchants was Jun 30 2005.

Level 3 PCI DSS Compliance for Merchants

Level 3 PCI Merchants are:

- Any e-commerce merchant processing 20,000 to 1,500,000 payment card transactions per year

Validation for Level 3 PCI Merchants

Annual PCO Self Assessment Questionnaire and Quarterly Network Scans must be performed by the merchant or a Qualified Independent Scan Vendor.

The compliance deadline for Level 3 PCI Merchants was Jun 30 2005.

Level 4 PCI DSS Compliance for Merchants

Level 4 PCI Merchants are:

- All merchants regardless of acceptance channel

Validation for Level 4 PCI Merchants

Annual PCO Self Assessment Questionnaire and Quarterly Network Scans must be performed by the merchant or a Qualified Independent Scan Vendor.

While compliance is mandatory for Level 4 PCI Merchants, validation is optional but strongly recommended.



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