



Case Study: How Asseco SEE maximized Bankart's secured and outsourcing benefits with 3D Secure ACS Software as a Service.

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Optimal fraud protection during online payment.

Maximum security guarantee and trust are the basic goals of all services offered throughout the Card Payment Industry. The importance of fraud protection is further emphasized through the widening of digital channels and vertical service integration offers.

Bankart was founded in 1997, and is the leading Slovenian company in the field of processing of modern payment instruments, which provides reliable, safe and cost-effective processing of transactions through different bank payment instruments. Bankart serves 21 banks in region (6 countries) and 2 national institutions which require maximum confidence and security within the provided payment services. What banks expect from Bankart is support in a wide range of payment services and channels, including all relevant and complementary (sub)services.

Their core business areas are:

- Processor of “multi issuing” and “multi acquiring” card operations for MC, VISA and local card products (BA, Karanta, Dina, ...), currently processing over 3.6 million cards
- Processor of the POS network in the region, manages over 36,000 POS terminals
- Processor of the ATM network in the region, manages over 2,000 ATMs
- Processor of the SEPA payment instruments
- Bankart is currently in the final stage of the Instant Payment Project in Slovenia

TriDES2 ACS hosting service is a **3D secure fast track** for issuing institutions. It is a highly configurable solution, allowing maximum alignment with issuers' business requirements. Additionally, it ensures minimum impact on issuer's internal infrastructure and internal efforts during the 3D program setup.

Apart from the TriDES2 ACS server, the hosting platform includes a card and user database, load balanced HSM modules and technical connections with Directory Servers infrastructure. The whole hosting infrastructure as well as the serving processes and procedures are certified according to the **PCI DSS**.

3D secure is mandated by card schemes, but from the perspective of issuing banks, this is also a strong mechanism to reduce the risk of online card-not-present fraud by providing cardholder authentication at the time of submitting the card for online payment. From the cardholder perspective, 3D secure has many benefits.

It reduces unauthorized card usage for online payment. In addition, no special application software is required on the cardholder's access device. 3D Secure leverages existing cardholder authentication techniques already used in online banking services.

To ensure maximum security and trust of end-users Bankart has set its goals to:

- provide 3D Secure VerifiedByVisa and Mastercard Secure Program for issuing banks which process cards through the Bankart processing service as a complementary card issuance service,
- optimize implementation by standardizing the 3D secure program on the processor level, but at the same time ensure implementation flexible enough to meet specific bank requirements,
- ensure maximum cost efficiency on a global level with the member banks' Time to Market expectations satisfied.

Solution: Asseco SEE ACS hosting Service

To achieve these goals, Bankart has chosen to implement the Asseco SEE ACS hosting Service. Together with Bankart's business and technical experts, the Asseco SEE team has created an optimized 3D Secure scheme profile which can be applied to all member banks, leaving opportunity for later specific customizations required by banks. In this process, Bankart's experience and strong relationships with member banks have contributed extraordinarily in terms of creating the most optimized and widely usable scheme to satisfy the requirements of all member banks and their end users (cardholders).

In the light of the newly released 3D Secure 2.0 programs, the defined scheme applies the best features of the former 3D Secure 1.0.2 standard and card scheme advice relating to 3D Secure 2.0.

Outcome:

Asseco SEE provided Bankart with:

Supported 3D Secure programs

VerifiedByVisa and MasterCard Identity Check as the two most present card schemes in Slovenia.

Flexible authentication mechanism

One-time passwords replaced by SMS, which has been chosen as the primary authentication method to ensure the maximum efficiency for all member banks and end users, and minimize impact and costs to the member banks and Bankart as the processor. However, the provided ACS service enables member banks to choose and deploy other methods, such as two-factor strong authentication methods, biometry etc.

Card activation

In order to ensure a smooth user experience, all cards are activated by BIN enrolment, which reduces the pre-activation or Activation-During-Shopping processes. These processes are the prerequisites of online payment, and were earlier identified as one of the main reasons for low utilization and abandonment of 3D Secure programs when introduced by merchant e-commerce gateways.

Card management system integration

Instead of batch cardholder data exchange which was common in the 3D Secure 1.0.2 implementation, in this implementation a Web Service is utilised for fetching data from the Card Management System, at the time when the data is necessary for proceeding with the 3D secure scheme.

GDPR alignment

A special attention was given to the upcoming GDPR requirements, which were reviewed in the stage of scheme profile definition. By minimizing personal data in the 3D secure process, deploying data encryption in databases and data masking in reporting, the overall process becomes fully compliant with the GDPR requirements.

How did Asseco SEE help Bankart to achieve these results:

Flexible Implementation - The robust infrastructure platform provides fast adaptability of tailor-made solutions for our first and second-level customers as well as for meeting the changing requirements within the industry.

Strong expertise and know-how – The TriDES ACS deployed in the ACS SaaS platform has been fully designed and developed by Asseco's Development team. This ensures strong expertise, deep knowledge base and hands-on experience, which enable strong client confidence and successful project completion.

Multi-tenant platform – even though multi-tenancy is the primary prerequisite of SaaS solutions, TriDES ACS has built in an additional multitenancy level which enables aggregated onboarding of issuing institutions either through a processor or mother group of banks. Aggregated institutions can share technology interfaces, business processes or summarize statistical reports, but at the same time maximum confidentiality of disclosed or secured data is ensured.

Administrative GUI – ACS SaaS provides a comprehensive administration GUI, which enables the full parametrization of the 3D Secure scheme profile. In such circumstances, where most of the institutions have 98% identical scheme profile and the rest of it is a matter of customization through a web-based admin GUI, a full scheme can be copied and adjusted. This significantly reduces the time necessary for onboarding additional issuing institutions. Additionally, administration user credentials ensure the assignment of appropriate roles and rights to processor/aggregator administrators, member bank administrators and bank help desk personnel.

"We have been very satisfied with the implementation of Asseco SEE ACS hosting service. The service enables Bankart to provide a single multi-tenant 3D Secure solution to all of our member banks. Together with Asseco support we can administer each bank individually, but still utilize the benefits of a unified service. Integration with our backend systems was also simple and efficient."

Tomaž Borštner, Technology Division Manager, Bankart

More about Bankart: Bankart's fundamental mission is to provide reliable, safe and cost-efficient processing of transactions involving various bank payment instruments. Moreover, its mission is to enable all customers – through careful development, building and maintenance of a suitable information environment – to use its services in an on-going and high-quality manner.

Bankart's vision is aimed at searching for new opportunities and challenges in the SE European region. They want to organise and facilitate their Company's processes, so that it can cope with all challenges arising from market laws and the modern competitive environment