

INTERVALE

Card-not-present secure payments

PGI – solution for Bank-issuers

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Success stories.

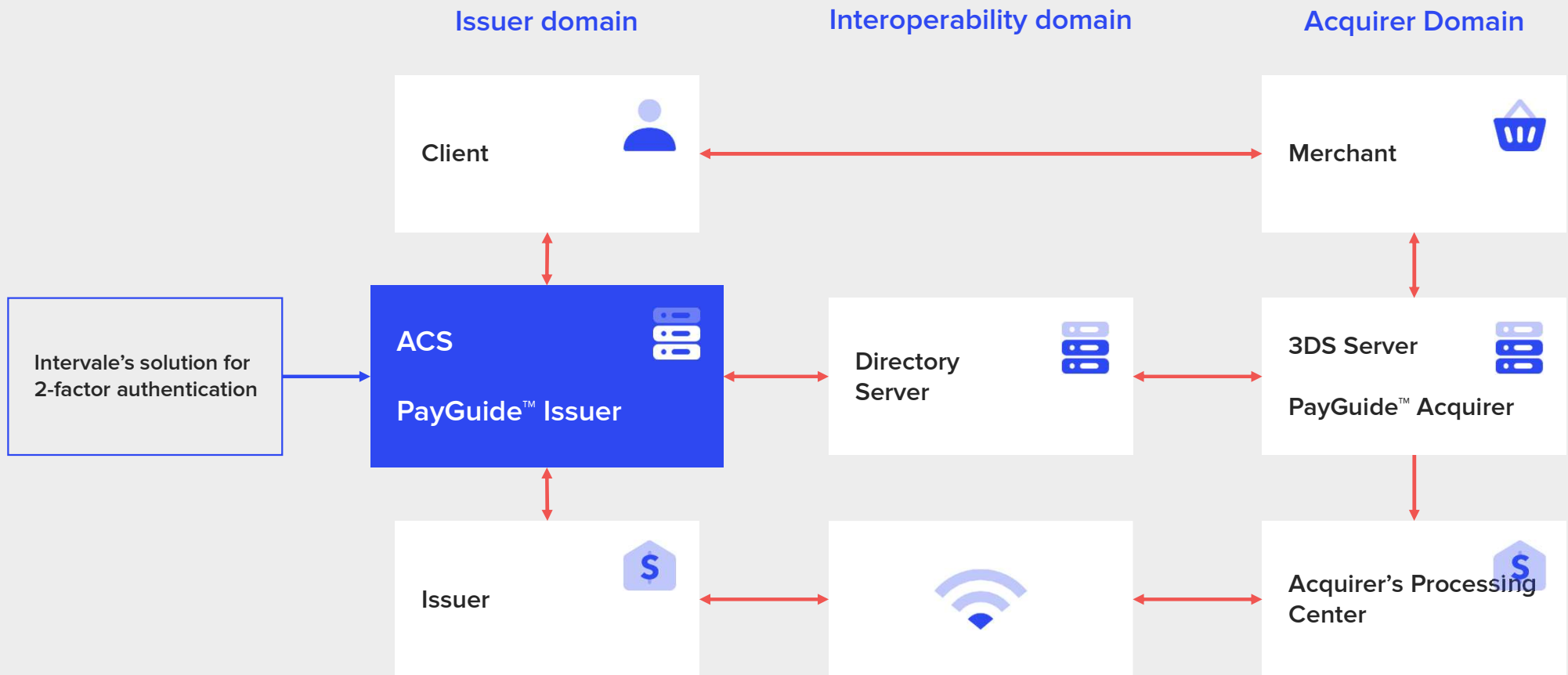
ACS & 3DS Server



Product	PayGuide Acquirer & PayGuide Issuer
Customer	Gazprombank, Russian Federation
Launch year	2008
Comments	<ul style="list-style-type: none">• Apple Pay & Google Pay support• ABU support

Product description

PGI (ACS)



ACS. Payment systems & certifications

1 3-D Secure 1.0 & 2.2 (EMVCo) support

2 ACS certified by Visa, MasterCard, MIR, JSB, AmEx, UPI

3 Certified for PA-DSS requirements

Date: June 10, 2020



ANDREI LABYCH

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RUSSIAN FEDERATION

Re: *EMVCo Letter of Approval – EMV 3-D Secure Access Control Server Product*

Approval / Reference Number: 3DS_LOA_ACS_INTE_020200_00293

Approval Date: June 10, 2020

Approval Expiration Date: June 8, 2022

Product Provider Name: Intervale

Registration Number: INTE.V 18 0055

Access Control Server Name: Intervale ACS

Access Control Server Version: 2.1

Operating System Version: CentOS 7

Implementation Conformance Statement: 3DS_ICS_ACS_INTE_020200_00293

EMV 3-D Secure Specification(s): Version 2.2.0,
Version 2.1.0

ACS. Transaction risk analysis

Current transaction analysis

- Set of rules defined by Admin via Console/API for Frictionless Flow. Rules are applied to parameters from Areq
- Rules are defined at a brand and card range level

Historical data analysis

- Cumulative value of consecutive successful transaction is compared with pre-set threshold;
- Number of consecutive successful transaction is compared with pre-set threshold;
- Transaction risk scoring from Mastercard;
- Interface to an external transaction risk scoring system:
 - Frictionless Flow (low risk)
 - Challenge 1 (medium risk)
 - Challenge 2 (high risk)
 - Отказ (unacceptable risk)

ACS. Authentication methods

Authentication methods

- One-time password (OTP)
- Combination of OTP and permanent password
- Biometrics. Authentication via mobile App
- Interface to an external authentication system

Authentication method settings

- At Issuer level
- By card and card range
- Default authentication method or a drop-down list
- OTP as a fallback method

ACS. Biometric authentication



PUSH-message at Client's mobile phone prompts client to launch the App

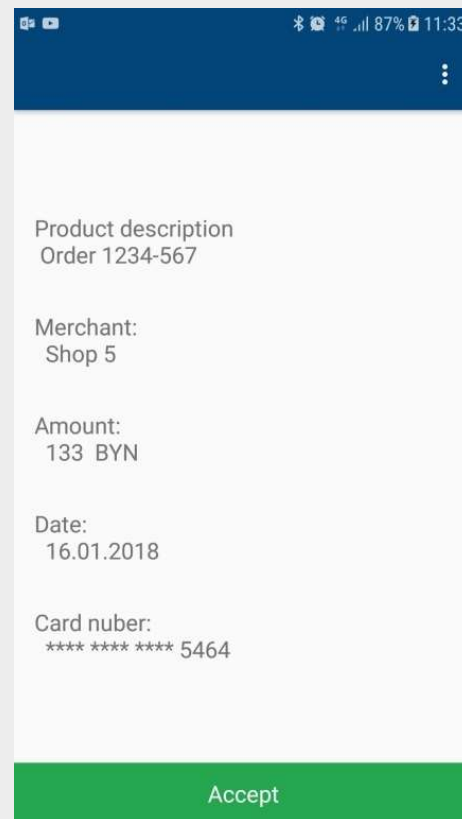


Purchase description appears on mobile's screen

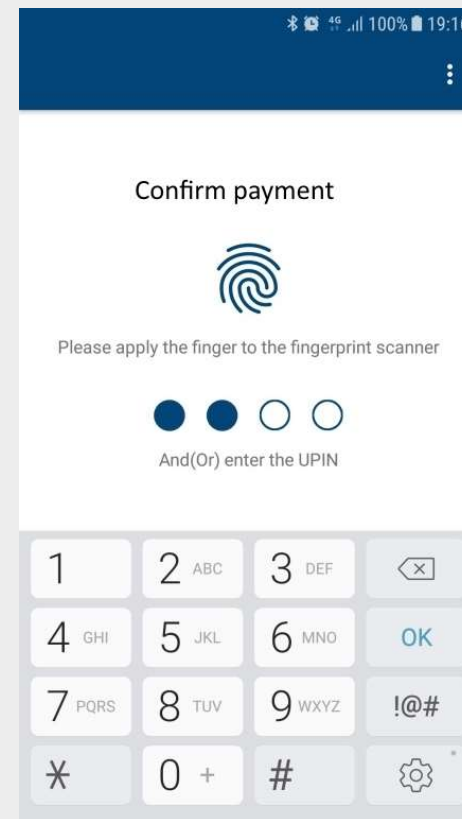


Client confirm purchase using a dedicated PIN and/or via biometrics

ACS. Biometric authentication



Purchase description



Payment confirmation via biometrics

ACS. Pricing information

License cost is a subject for negotiations. Please contact the sales rep.:

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