

EasyV-Internet

Secure online payments over the Internet

Any e-commerce strategy has to be centred on a powerful and secure on-line payment platform. YESpay's fully managed EMBOSS payment service is a trusted and affordable e-payments gateway that enables merchants to securely process Internet payments through their websites. It securely authorises and settles high-volume on-line credit and debit card transactions with multiple processors and acquirers enabling merchants to attract and retain customers and reduce operational costs - no matter what size e-commerce operation they have.

Protecting credit and debit card details is a high priority for YESpay in order to combat fraud. YESpay's EMBOSS payment service is not only certified to Payment Card Industry Data Security Standards (PCI-DSS) Level 1, but it also supports the secure cardholder authentication payment mechanism for e-commerce transactions, known as Verified-by-Visa (VBV) and MasterCard SecureCode (MSC), collectively referred to as 3D Secure. This is effectively equivalent to an online version of EMV Chip and PIN, as it requires cardholders to authenticate themselves during a web transaction using a unique username and password during the transaction process. In addition, EMBOSS uses the highest levels of encryption and industry standard security protocols supporting AVS and CVV as well as 128-bit Secure Sockets Layer (SSL) security to protect cardholder data being transmitted over the Internet.



Key Merchant benefits

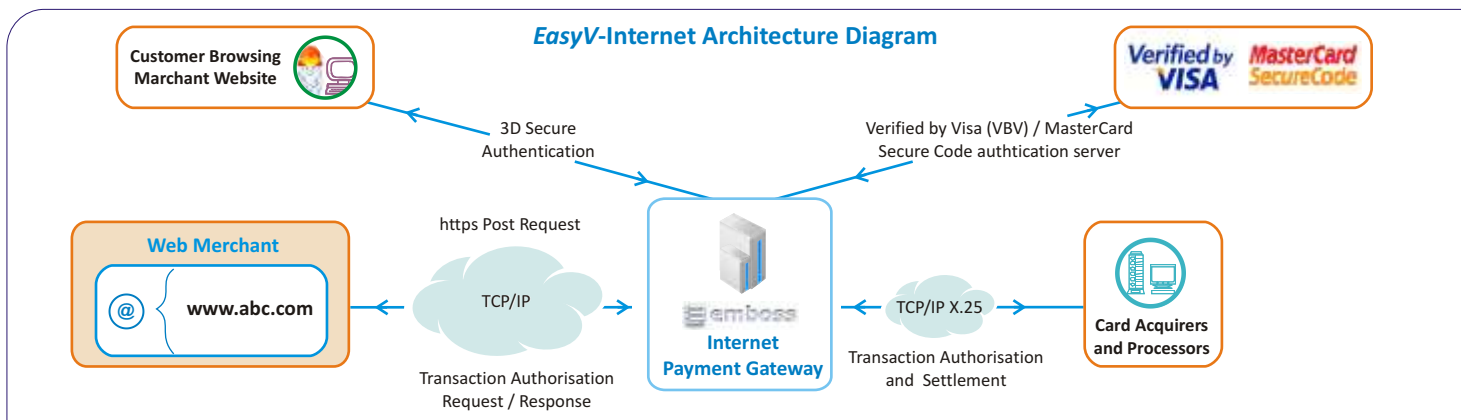
- Extend your sales channels by introducing secure Web payments
- Flat monthly fee, no individual transaction charges or annual fees
- Experience increased security using AVS, CVV and 3D Secure
- High speed transaction authorisation
- Fully pre-approved with all major European and North American Card Acquirers
- Simplified integration process into merchant websites
- Access real-time transaction reports
- Utilise a highly resilient and reliable payment service
- Extended help desk service available 7 days a week
- Tokenisation and e-Wallet support

Verified by **VISA** MasterCard.
SecureCode.

powered by

 **emboss**

www.yes-pay.com



Acquirer pre-accredited

EasyV-Internet, linked to EMBOSS, has been end-to-end pre-approved by leading European and North American Card Acquirers. E-commerce developers and Merchants can quickly integrate card payment services within their websites in a matter of weeks without the need to conduct any formal bank testing. EasyV-Internet supports all major credit and debit cards (Visa, MasterCard, Interac, Maestro, Amex, Diners, JCB, Discover and more).

PCI-DSS approved

EasyV-Internet is fully certified to PCI-DSS Level 1 standards. Merchants can significantly reduce timescales, initial and on-going annual costs, sometimes up to 65%, to become fully PCI compliant since EasyV-Internet does not provide access to credit and debit card data.

High-speed authorisation

EasyV-Internet manages the full transaction authorisation process via EMBOSS. Utilising high-speed Internet (IP) connection, EMBOSS can fulfil end-to-end authorisation requests in less than 3-5 seconds.

Security

YESpay's EMBOSS payment service protects credit and debit card data using the highest levels of encryption and industry standard security protocols supporting AVS, CVV and 3D Secure (Verified-by-Visa and MasterCard SecureCode) as well as 128-bit Secure Sockets Layer (SSL) encryption security to protect cardholder data being transmitted over the Internet.

Real time reporting

Real time transaction reports can be accessed via the web through EMBOSS making reconciliation fast and simple. Downloadable transaction and settlement reports from each Merchant website can be imported into in-house accounts and management reporting applications in a matter of minutes.

Tokenisation

YESpay's credit and debit card tokenisation process responds to the need for protecting cardholder data as mandated by PCI-DSS. Two forms of tokenisation exist within EMBOSS:

At the online payment interface, cardholder data is intercepted and EMBOSS creates randomly generated numbers, or "tokens." A token can subsequently be used by the Merchant to track card usage on their website for marketing purposes

Linked to YESpay's Merchant Subscription Wallet, to perform credit or debit card transactions without allowing the Merchant to access cardholder data.

E-Wallet Technology

EMBOSS provides the ability for both Merchants and their customers to securely store card details in our fully PCI-DSS Level 1 environment for future access.

Merchant Subscription Wallet enables the Merchant to use the stored credit or debit card details in the E-wallet (without actually accessing the card number) by presenting a unique access code (Token) linked to the cardholder E-wallet account to perform repeat purchases. Merchants can perform repeat subscription payments on a month to month basis, manage pre-booked orders and only take the payment once the stock has been dispatched to the customer, or split deliveries where payment can be taken once the items are available for dispatch. All without the Merchant having to contact the customer again for payment.

Cardholder Wallet provides the ability for a customer to create a secure account to hold their credit or debit card details. Once logged onto their account, cardholder can make multiple purchases through the merchant website using their stored credit or debit card details without the need to re-enter their details. Only security data such as CVV (Card Verification Value), the 3-digit security code on the back of the card needs to be entered as it is not stored in the e-Wallet.

Integration made easy

YESpay provides a simple to integrate HTTPS Post Request protocol to enable on-line payments via the merchants website. Depending on the developers preference, the protocol can be used to integrate in two modes that ensure customers payment details are managed securely.

Integration Modes

REDIRECT mode: End users are redirected to pre-formatted EMBOSS payment pages to capture the cardholder details for routing to card acquirers for transaction authorisation.

Or

PAYPAGE mode: End users enter their card payment details on the merchants own payment page and the details are sent using HTML forms submitted over SSL to EMBOSS for routing to card acquirers for transaction authorisation.

Cost saving

Delivered through a SaaS model (Software as a Service), merchants benefit from low on-going monthly fees based on the volume of transactions processed via each website, not a per click or individual transaction charge that the Merchant still pays for each credit or debit card transaction to their Card Acquirer. One off setup fee per website ensures it is fully linked with EMBOSS and the Merchant's Card Acquirer to enable on-line e-commerce payments.

Service resilience & support

EMBOSS dual data centres that utilise the latest Cloud Computing architecture, ensure 24x7 operation with near 99.9% availability of payment service for transactions conducted via EasyV-Internet. Help desk services are available (Mon-Sun) ensuring Merchants can access support throughout their working day.



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