

# Secure online payments

Auriga ePayment works actively to create secure e-commerce solutions. This includes certifications such as PCI-DSS, ISO9001 and an in-house concept for guaranteeing secure e-commerce sites.

## Anti-Fraud Basic

A basic set of security solutions is included for all customers: a PCI-certified payment page, 3D-Secure, communication validation and payment verification.

Anti-Fraud Basic is a warning system designed to prevent repeated incorrect card payments so that the card is barred for a certain period of time.

The service is included as standard and applies to card payments.

## Anti-Fraud Business

Anti-Fraud Business is a service provided by Auriga ePayment that allows the sales company to specify the countries from which it wants to accept payments. For instance, the sales company can choose to accept only cards issued in Sweden or the Nordic countries. At present the following options are available:

- Accept all cards
- Accept only cards issued in a specified Nordic country
- Accept only cards issued in the Nordic countries
- Accept only cards issued in Europe

## Anti-Fraud Advanced

Anti-Fraud Advanced is an advanced warning system which provides a qualified assessment of the risk of fraud in a transaction. The solution is based on a variety of data relating to the payment. The system analyses the card-issuing country (based on the first six digits of the card number), the country where the buyer is located (based on the IP address) and the country that the buyer has specified as delivery country. Based on these three factors, a risk analysis is made of each payment. The risk analysis results in a risk factor on a scale of 1-10, where 1 indicates a very low risk and 10 a very high risk of fraud. The sales company can select a level for this factor, to either reject or accept the risk at the time of payment.

If required, this level can be changed subsequently. In addition to the actual risk factor, a descriptive text (in English) explaining the risk level is provided. Using the risk level, the merchant can then choose whether to proceed with the card payment or not.

## 3D-Secure

3D-Secure is a new security solution for online card payments that has been developed by Visa and Mastercard for identifying the card holder in card transactions. The identification is made after the buyer has entered his card details. He is then asked to enter a code that only he knows.

*Benefits for your customers  
End customers who buy products or services from an online store that uses 3D-Secure are able to verify that they are the actual card holder by entering their password, reducing the risk of card fraud.*