INTERVALE

Card-not-present secure payments

PGI – solution for Bank-issuers

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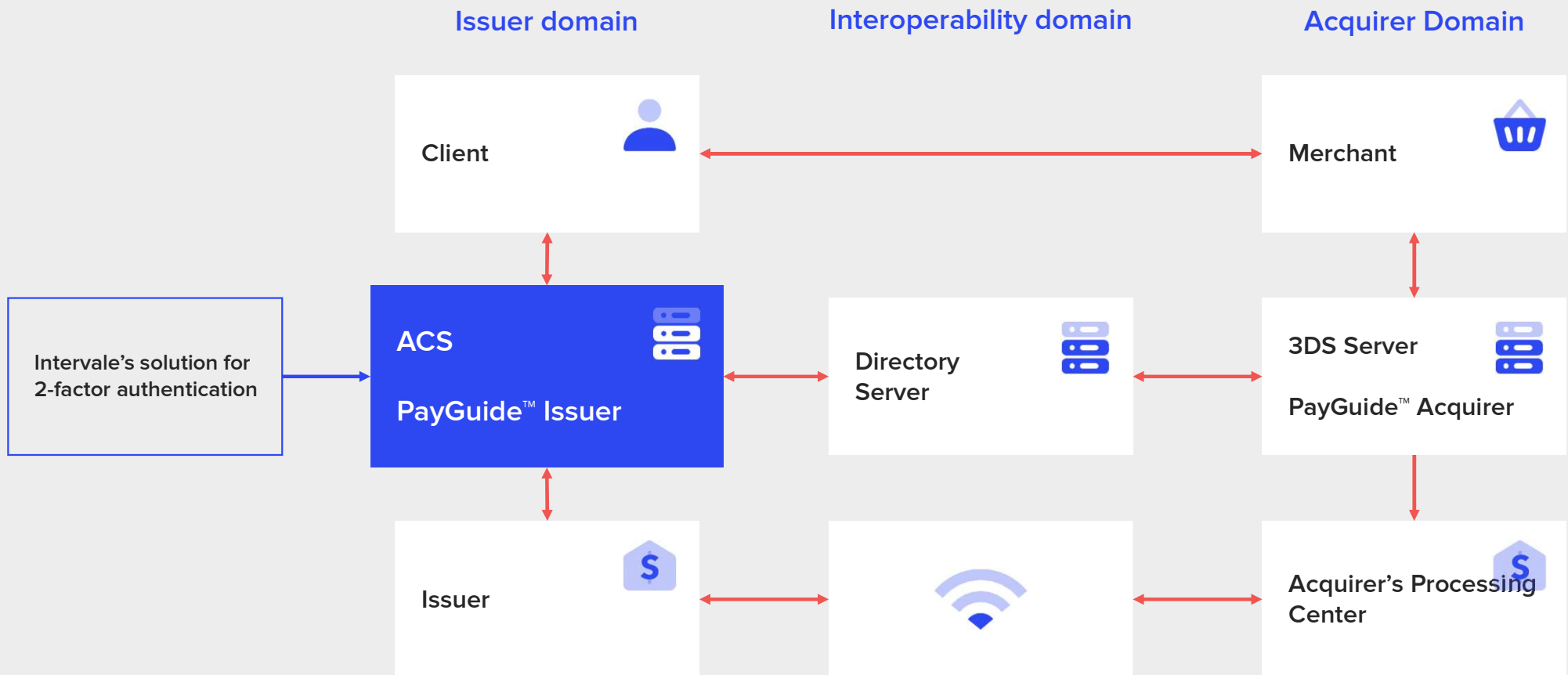# Success stories.
ACS & 3DS Server

ГАЗПРОМБАНК

Product	PayGuide Acquirer & PayGuide Issuer
Customer	Gazprombank, Russian Federation
Launch year	2008
Comments	• Apple Pay & Google Pay support • ABU support

Product description
PGI (ACS)

Issuer domain   **Interoperability domain**   **Acquirer Domain**

Client

Merchant

Intervale's solution for 2-factor authentication

ACS

PayGuide™ Issuer

Directory Server

3DS Server

PayGuide™ Acquirer

Issuer

Acquirer's Processing Center

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

EMVCo

ANDREI LABYCH

Intervale
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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

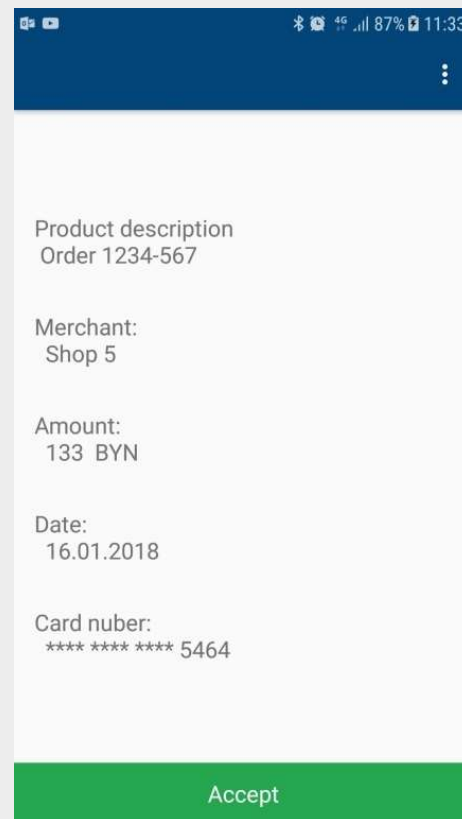PUSH-message at Client's mobile phone prompts client to launch the App
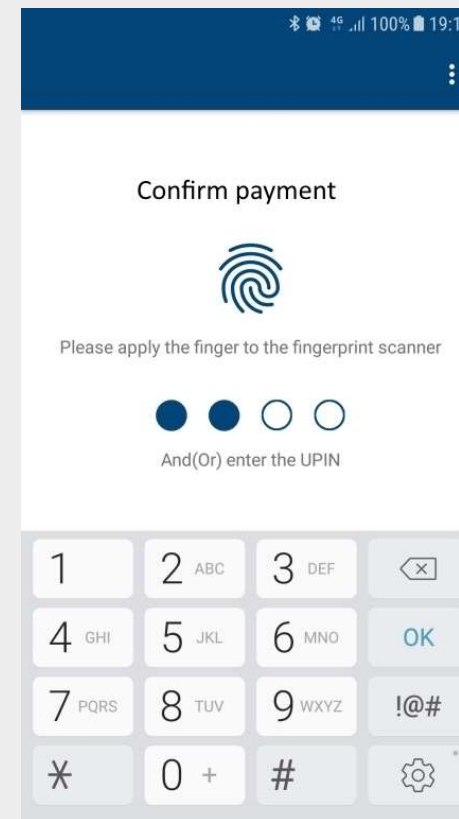
Purchase description appears on mobile's screen

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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