"Backend" Infrastructure Requirements

User **Merchant** **PSP** **Issuer**

Enrolled Cards — DS
User Authentication — ACS

Certified Client SDK
TLS Client Certificate

3DS PoS: N/A

3DS Online:

Types card data
(card not present - CNP)

Payment Order

Card Network

BIN Database
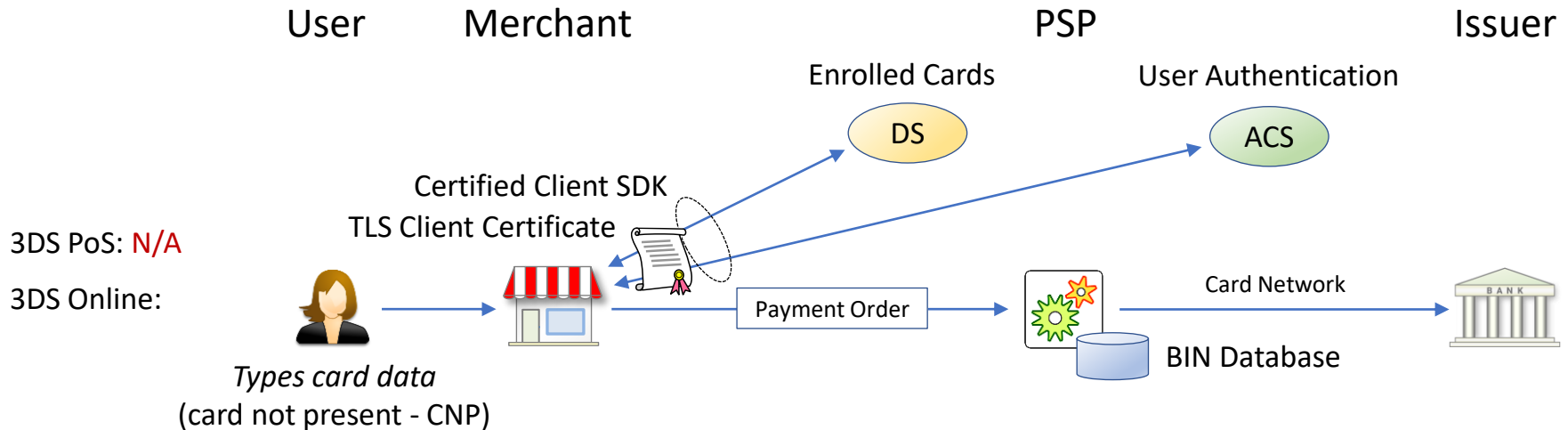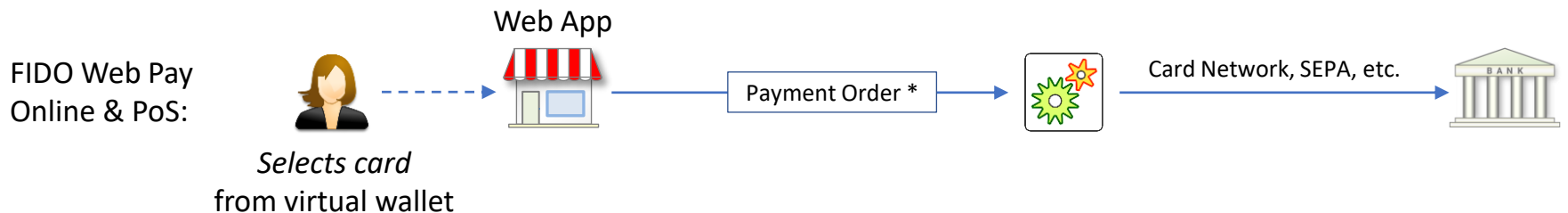
Due to the complexity of the software as well as to the need for merchants interacting with bank security servers (ACS), and accessing sensitive card data (DS), *the majority of merchants are effectively forced using a hosted 3DS solution*.

FIDO Web Pay was the designed from the ground up to put very modest requirements on merchants. Users stay in the merchant environment during payments as well. *Using QR the same backend can also work at the PoS terminal.*

Web App

FIDO Web Pay
Online & PoS:

Selects card
from virtual wallet

Payment Order *

Card Network, SEPA, etc.

* including *wallet-generated* tokenized/encrypted user authorization

A.R. 2021-08-13