"Backend" Infrastructure Requirements

User Merchant PSP Issuer

Enrolled Cards User Authentication

DS ACS

Certified Client SDK
TLS Client Certificate

3DS PoS: N/A

3DS Online:

Payment Order

Card Network

BANK

BIN Database

Types card data
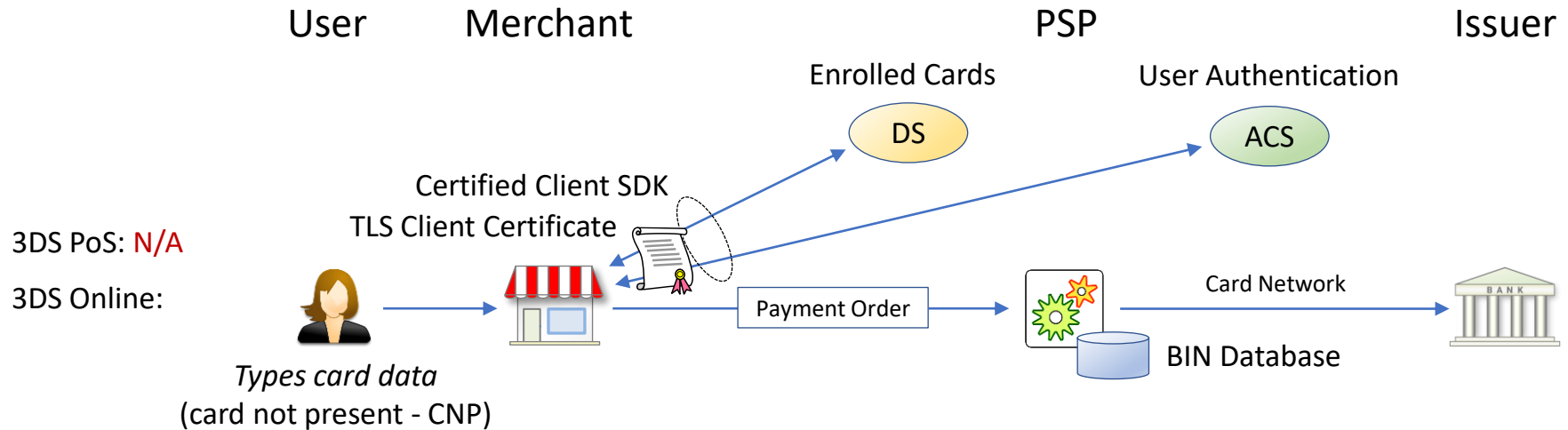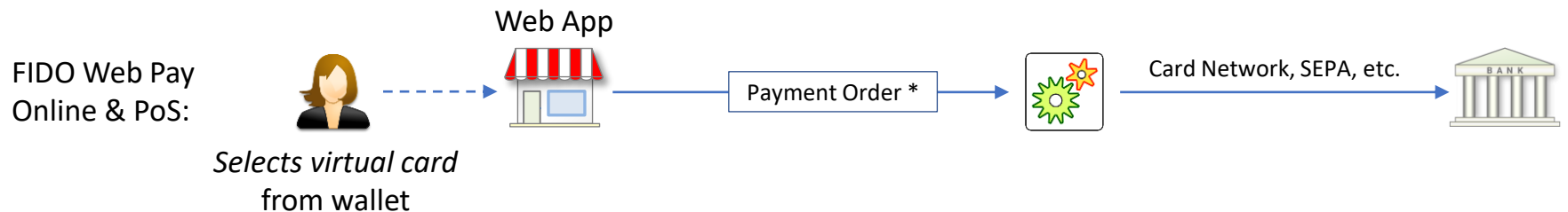(card not present - CNP)

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 <u>forced</u> using hosted 3DS solutions*.

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 code the same backend can also work at the PoS terminal.*

Web App

FIDO Web Pay
Online & PoS:

Payment Order *

Card Network, SEPA, etc.

BANK

Selects virtual card
from wallet

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