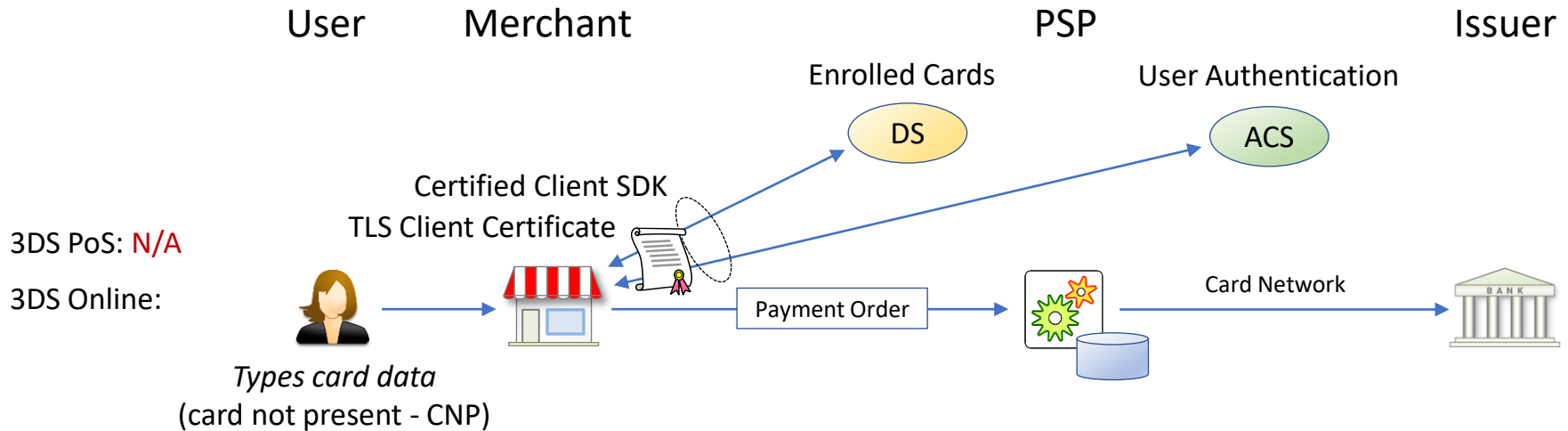
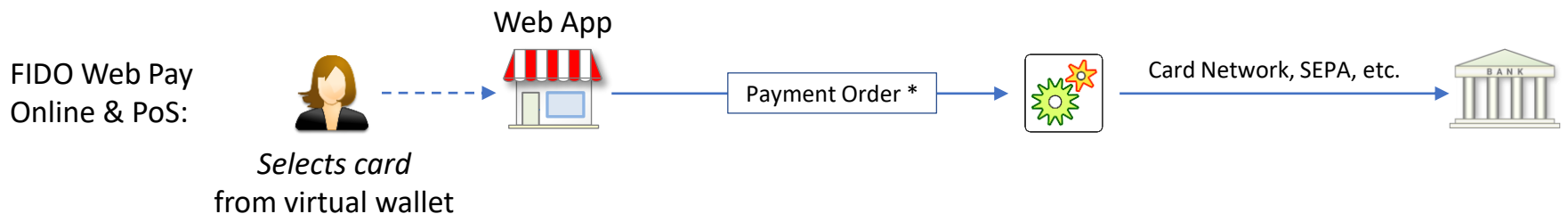


# "Backend" Infrastructure Requirements



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

FIDO Web Pay was designed from the ground up to put very modest requirements on merchants. Users stay in the merchant environment during payments as well.



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