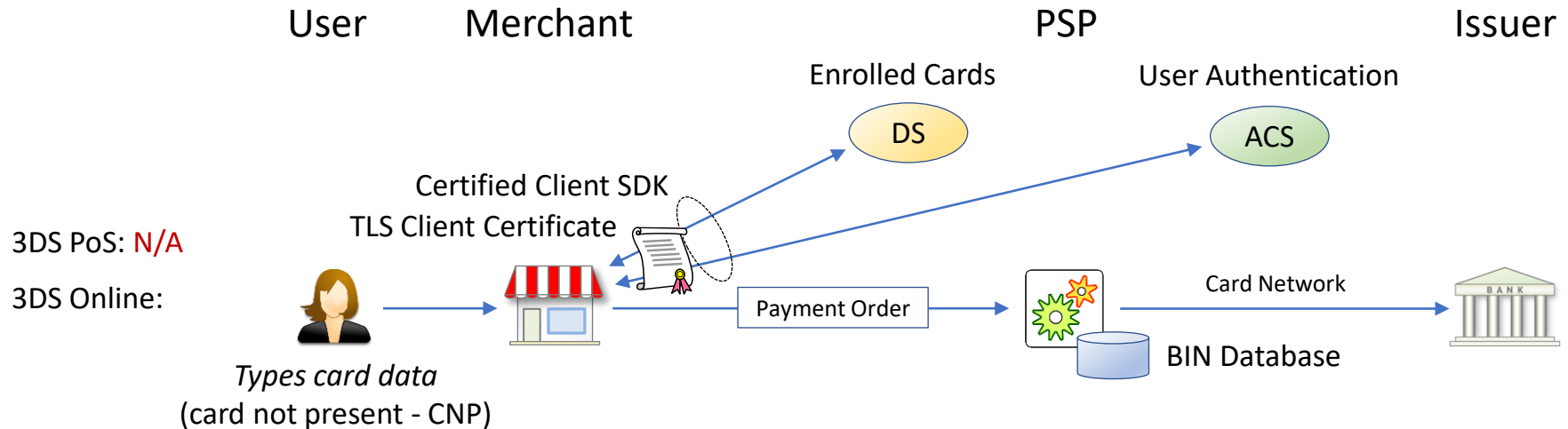
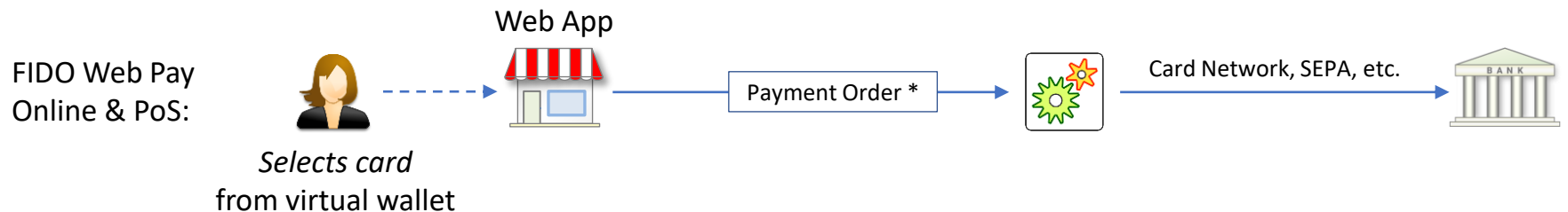


"Backend" Infrastructure Requirements



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 hosted 3DS solutions.*

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. *Using QR the same backend can also work at the PoS terminal.*



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