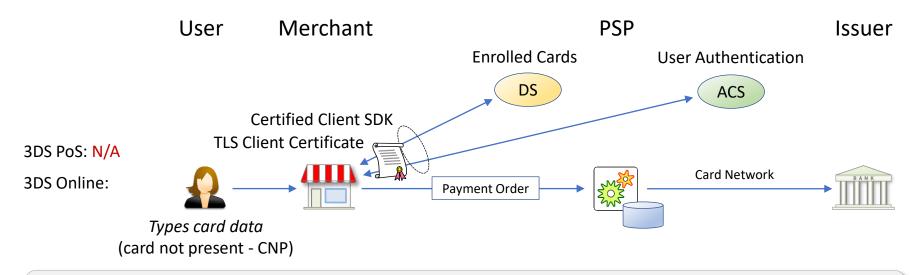
## "Backend" Infrastructure Requirements



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 must use 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.



Selects card from virtual wallet

<sup>\*</sup> including wallet-generated tokenized/encrypted user authorization