# **3D Secure**

# Visa, Master, JCB

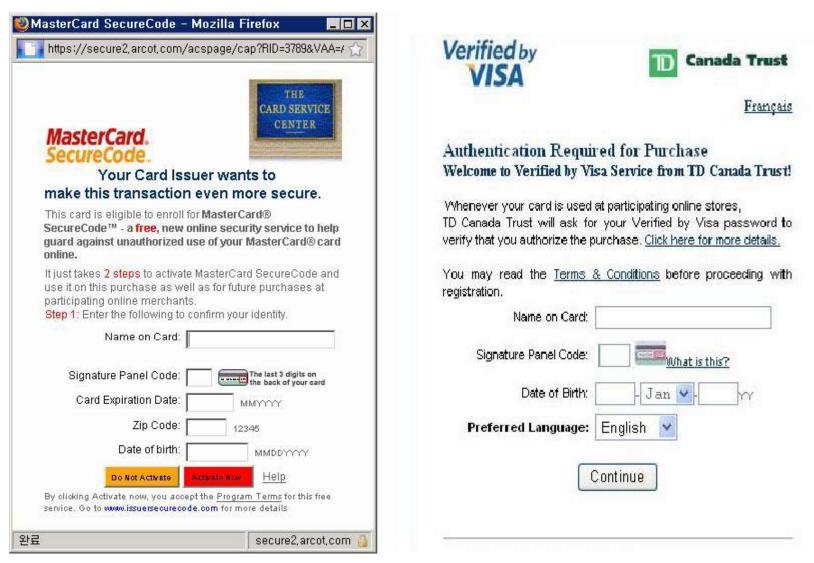
The 3-D Secure protocol was developed by Visa to improve the security of Internet payments. The protocol is offered with the service name verified by Visa. Master and JCB has also adapted a similar protocol called their secure Code. The objective is to benefit all participants by providing Issuers the ability to fully authenticate cardholders through the use of a password during Internet purchases, reducing the likelihood of fraudulent usage and improving overall transaction performance.

#### **3D Secure**

- Visa, Master, JCB support 3D Secure.
- Overseas Payment Service was approved with only credit card number and expiration date. But It will be provided with 3D secure protocol because of fraud prevention.
- The 3-D Secure protocol was developed by Visa. VISA provide verifying system to activate it on the secure Visa site.
- If the card issuer doesn't provide 3D Secure, the payment cannot be made successfully with its credit card
- Card Issuer has to support 3D secure protocol and enroll your credit card on your participating card issuer's website.

### **3D Secure**

3D secure can be used when you put your information on card issuer's website.



## **Complete 3D Secure**

#### **Card Verification**

VISA	MasterCard	JCB
Bank of America Verified by VISA Please submit your Verified by Visa password. Lam not enrolled in Verified by Visa	★ https://aes.eaiis-paynet.jp/ - Secure Co ■ ★ MasterCard. ● Orico オリコカード会員の「本人確認が行います。	https://acs.jsbjsacura.com/48ID=1&VAA=   JCB   J/Secure
Merchant: (?)?????? Amount: KRW/1,000.00 Date: 09/25/2008	オリコカード会員のご本人確認を行います。 。オリコサービスのログインパスワードを入力し、送信。をクリック してください。 ※パスワードはお店には送信されませんのでご安心ください。	J/Secureで使用するパスワードは「MyJCB」のパスワードで す。
Card Number: XXXX-XXXX-XXXX-1551 Personal Message: Welcome to Verified by Visal Login: DOGUEN	店舗名: ILKShop 金額: KRW1000 日付: 2008/09/10 力ード番号: **** **** **** 1203	加盟店名:ILKShop ご利用金額: <b>1,000 KRW</b> ご利用日:2008/09/10 力一ド番号:XXXXX XXXX XXXX 1211
Password: Forgot your password?	パーソナルメッセージ:ケー・ティー・トラスト eオリコパスワード: パスワードを忘れた場合は	パーソナル メッセージ: J C Bカードのご利用ありが とうございます パスワード:
Submit P Help Cancel	<u>速信</u> <u>■ヘルブ キャンセル</u>	<u>バスワードを忘れた場合</u>

#### **Verification Error Message**

- 301 Bin range can not be checked
- 302 The bin range is not registered in Card bin range server
- 303 Customers are not a member of the VISA 3D
- 304 Due to system problems, whether the issuer can not determine sign