



Soverain and Maroc Telecommerce

Soverain and Arcot Provide a Secure Environment for Maroc Telecommerce's Merchants and Cardholders

SUCCESS STORY

Challenge

- Secure merchants' e-business processes while using the Transact 7 product
- Prevent online card fraud by providing a layer of security that protects both merchants and cardholders
- Support Maroc Telecommerce's e-business strategy

Solution

Soverain turned to Arcot TransFort MPI for securing online merchant shops.

Result

Greatly enhanced payment protection for Maroc Telecommerce's multi-merchant environment.

Top Margin Statement

By supporting 3-D Secure, merchants may improve sales by increasing consumer confidence in the security of online transactions.



"Our customers trust the Transact and Arcot technologies for their online businesses; together, these technologies offer a robust e-commerce system with a decade of reliable, secure performance."

Casey Andrysiak
Vice President of Technology
Soverain Software LLC

Soverain Software provides e-commerce software and services for enterprises, focusing on the publishing, news syndicate and digital content industries. Its flagship product, Transact™, is a time-tested, robust e-commerce system which supports multiple storefront/merchant configurations. Soverain's products have been deployed to customers in 25 countries, from mid-market companies to large-scale deployments.

Maroc Telecommerce is the e-commerce platform of Morocco providing transaction services to buyers and merchants. Its protected technological infrastructure allows them to sell their products and services on the Internet throughout Morocco and globally. Moreover, in partnership with some of Morocco's largest banks, Maroc Telecommerce offers payment solutions to purchasing customers, in accordance to processes and standards tested and used universally.

Problem

Selling online today is more of a challenge than ever, with increasing security concerns and the critical need for trouble-free processing. Soverain's technology leverages a legacy of innovation originating from the outset of the commercial Internet. Those pioneering ideas grew into their existing software and intellectual property -- including Transact, a mature, robust e-commerce system. Soverain's customers trust the Transact product and count on Soverain to provide applications and technology that are customer-friendly and protect their e-commerce businesses. Being aware of the increase in online identity fraud, Soverain decided it was necessary to add an additional layer of security to protect both merchants and cardholders.

Solution

Since Soverain's customers insist on world-class products that are robust and deliver secure online transactions, Soverain turned to Arcot Systems' software-only strong authentication solutions for securing online merchant shops. "Our customers trust the Transact and Arcot technologies for their online businesses; together, these technologies offer a robust e-commerce system with a decade of reliable, secure performance," said Casey Andrysiak, vice president of technology at Soverain Software.

Having been in the business of protecting customers' identities for 10 years, Arcot, immediately understood the obstacle Soverain and Maroc Telecommerce faced. Arcot recommended their 3-D Secure solution, TransFort Merchant Plug-in (MPI), to enable secure e-business processes using Soverain's Transact product. Arcot co-wrote the 3-D Secure protocol with Visa in 2000, which created a simple and effective way to protect against fraudulent online transactions.

Implementation

Maroc Telecommerce, a long-time and forward-thinking Transact customer, recently opted to upgrade to Transact 7, primarily for its enhanced security features. By implementing Transact 7's new 3-D Secure functionality, Maroc Telecommerce is able to take advantage of ISO 8583 Acquirers supporting the 3-D Secure protocol.

Arcot TransFort MPI provides the 3-D Secure functionality for Transact 7. Its architecture is well suited for integration with Transact's distributed architecture. One or more Transact implementations can make use of a remote Arcot MPI service; and, in turn, each Transact implementation can host multiple stores belonging to different merchants with different 3-D Secure configurations.

With Arcot and 3-D Secure, merchants can offer consumers identity assurance while continuing to provide a simple shopping experience. The 3-D Secure program requires a cardholder to authenticate himself at the time of an online purchase. Cardholder authentication reduces Card-Not-Present fraud by having the purchaser provide an additional password, verifying their identity. So, if a cardholder loses his physical card, authentication with a password, only known to them, prevents a criminal with the physical card information from using it online. This additional authentication reduces fraud and its related expenses, and increases customer confidence in the authenticity of e-commerce sites.

“We like that we can now provide an additional layer of security to our customers. Those customers that enroll in the 3-D Secure program become more confident in online shopping and when it comes to challenging fraudulent charge-back claims,” said Samira Gourroum, business development manager at Maroc Telecommerce.

In addition to providing standard 3-D Secure payment transaction data to an acquirer, Transact 7.0 provides optional information such as the Security Level Indicator (SLI) for MasterCard transactions, a feature also being used by Maroc Telecommerce's ISO 8583 Acquirer. Additionally, Transact 7 provides Maroc Telecommerce with the ability to implement its Card Validation Service “CVS” feature. In addition to the Arcot logs and reports, Maroc Telecommerce can also use the 3-D Secure information logged in the Transact Settle Server Log for transaction dispute resolution purposes.

Benefits

Several Reasons to Choose Sovereign Transact and Arcot TransFort MPI

Transact uses common technologies to ensure security in an open network environment – including public key cryptography, secret key cryptography, 3-D Secure, authentication, authorization, and certificates of identity. Sovereign's

recently released Transact 7.0 includes:

- Additional features to support Verified by Visa and MasterCard SecureCode technologies
- Ability to leverage Arcot TransFort MPI for implementing 3-D Secure functionality
- Enhancements to Transact's Public Key Infrastructure (PKI) and Transport Level Security (TLS) authentication solutions

Transact performs real-time authorization requests and automatic settlement. It supports automatic subscription renewals and partial billing, and credits with payment reauthorization. It also manages state sales taxes and VAT, including distance-selling thresholds. Multiple currencies and payment methods are provided with built-in support for First USA/PaymentTech, First Data Corp and ISO 8583 for international payment processing.

Why Adopt 3-D Secure?

3-D Secure is designed to allow the authentication of cardholders by their issuers at participating merchants. Real-time authentication of cardholders can dramatically reduce costly fraud and chargeback processing. 3-D Secure aims to shift the internet card-not-present environment to that of the more secure card-present environment, which is typical of today's stores that require a card to process a transaction. The digitally signed receipt provides a merchant with evidence of a cardholder's approval of a transaction.

Summary

By combining technologies, Sovereign Software and Arcot Systems were instrumental in supporting Maroc Telecommerce's secure e-business strategy. Transact 7 greatly enhances payment security for Maroc Telecommerce's multi-merchant environment. Arcot's TransFort MPI brings the same level of security to Internet shopping as is available in the physical world. Together, these technologies reduce implementation costs while preventing would-be cyber thieves from accessing cardholder payment information.

www.arcot.com
www.sovereign.com
www.maroctelecommerce.com

About Arcot Systems

Arcot Systems provides risk-based authentication, strong authentication, digital signing, and cardholder authentication solutions. Arcot makes online transactions safe for millions of customers by blocking fraud and protecting access. Its software-only solutions eliminate the need for expensive hardware and complex login processes. Arcot provides users with multi-factor, PKI-based authentication with the simplicity of a password.



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