



CRYPT2Pay E-Com

Payment Systems Security

Hardware Security Module

Securing e-commerce transactions
using 3-D Secure™ protocols

CRYPT2Pay E-Com

With e-commerce transaction volume constantly increasing, identity theft and electronic fraud are becoming more and more threatening around the world for consumers as well as the on-line banking and e-commerce communities. Security and privacy concerns continue to play a major role in discouraging consumers from purchasing online.

Developed by Visa and endorsed by MasterCard, 3-D Secure™ is a protocol for handling safe Internet transactions.

The upcoming of 3-D Secure protocols has shifted the liability in securing internet-based transactions. It is now for issuers to hold the responsibility of authenticating cardholders.

CRYPT2Pay™ E-Com is a cost effective HSM to secure sensitive cryptographic operations of the Access Control Server (ACS).

Compliant with 3-D Secure

The module meets all security requirements from the international banking network and implements cardholder authentication (CAVV for Visa and AAV for MasterCard) and sign 3-D Secure™ Transactions (ParRes).

The HSM supports CAP Token verifications.

Bull CRYPT2Pay™ E-Com HSM is the ideal cost-effective hardware answer to securing Access Control Servers (ACS).

The proven efficiency of our modules will ensure the security of millions of transactions on a 24/7 basis with a failover-capable architecture with two mutually backed-up modules.

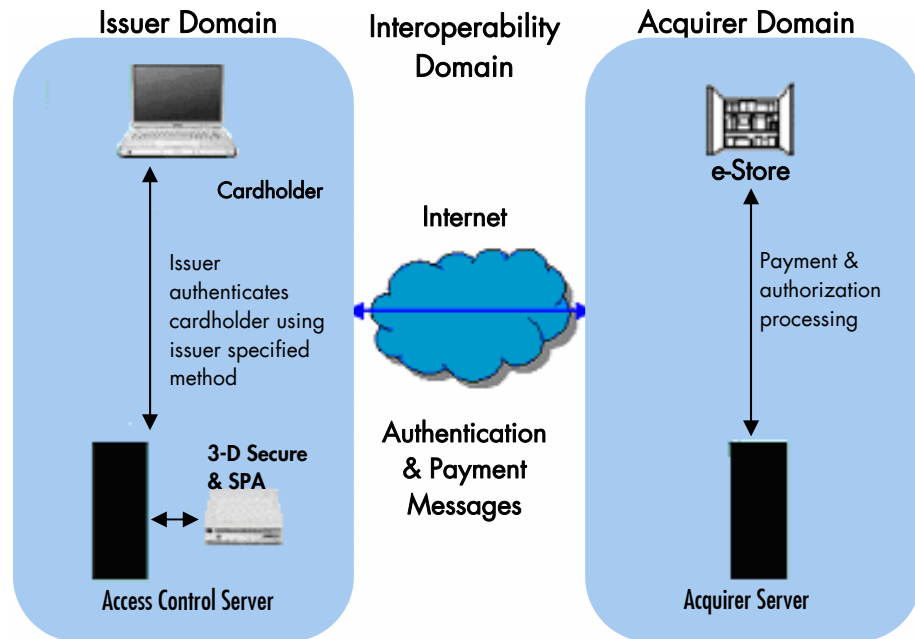
Easy to implement

CRYPT2Pay™ E-Com is based on CRYPT2Pay™ HSM product range and therefore benefits of a highly scalable and flexible architecture. We made it easy for the customer to manage keys and shift from one usage to another minimizing the cost and optimising performance, security and management of operations. Software enhancements can be uploaded to benefit of the latest market requirements.



Architect of an Open World™

CRYPT2Pay™ E-Com Operating Architecture



Services

With more than 20 years in financial security, Bull has gained a professional experience in securing banking networks. Bull's teams can provide financial institutions with integration and architecture consulting, worldwide maintenance and support at competitive fees. Thanks to a large network of technological partners, Bull can offer comprehensive payment systems from POS and ATMs to

Front and Back Office Servers. Some of our key partners are ACI Worldwide, ATOS Worldline CRYPTOMATHIC, eFunds, Jware Technologies, Magellan, S2M, Steria and many others. Many banks and card centers worldwide already rely on Bull's technology and experience: Crédit Agricole, Société Générale, BIAT, Farmers' Bank, GIMTEL...

Certifications

Bull is recognized as EMV Vendor by Visa and MasterCard International. Bull HSM is

certified by American Express Global Network Services (AMEX GNSTM).

Please contact your local Bull Sales Representative or Reseller by visiting our website www.bull.com/security/transactions.html

