



HCE Service Proposition:

*Our Clients' Roadmap for
Secure Remote Commerce*

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HCE Service About Us



CHAIRMAN

Roger
Alexander



CEO/Director

Chandra
Patni



EVP/Director

Nisha
Patel



Director

Remy
De Tonnac

- 2013-14 - Executive Team sold YESpay to Worldpay for Multi-million US\$
- Strong Development and Delivery Team
- SAAS - Software as a Service (Hosted Service Provider)



HCE Service Mission

Help merchants, payment gateways, acquirers, wallet providers and issuers (our Clients) to implement next generation of Mobile and Internet Secure Remote Commerce based on new EMVCo technology standards:

EMV
Tokenisation
Services



SCA
2-Factor
Authentication



3DS V2
3D Secure

e.g. VTS/MDES/RuPay

Strong Customer
Authentication
(Mandate PSD2 / RBI)

Liability shift April
2020 is Asia



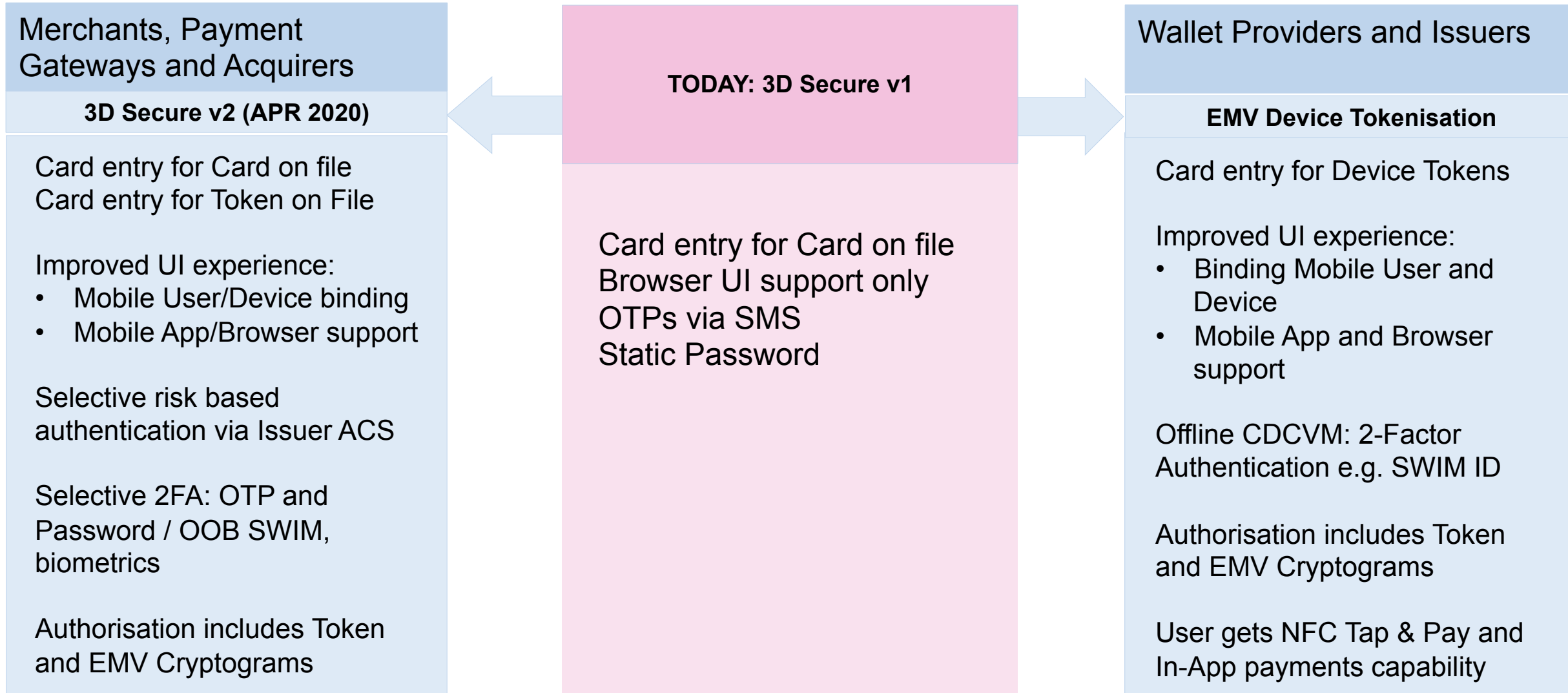
EMVCo Secure Remote Commerce (SRC) Framework



- Latest EMVCo standard for remote card commerce
 - Technology Stack Standards:
 - EMV Tokenisation (e.g. VTS/MDES/RuPay)
 - 3DS V2
 - Consistent and secured transactions for digital-checkout environments including websites and mobile apps
- Facilitate cardholder authentication and consumer device identification
 - 2FA using OTP/Password/Data or OOB 2FA or CDCVM
- Dynamic data (EMV Cryptograms) to protect payment data in online channels
 - Prevent fraud and increase approval rates
 - EMV data makes the transaction like a Customer Present transaction – more secured



HCE Service's Proposed Roadmap for Clients



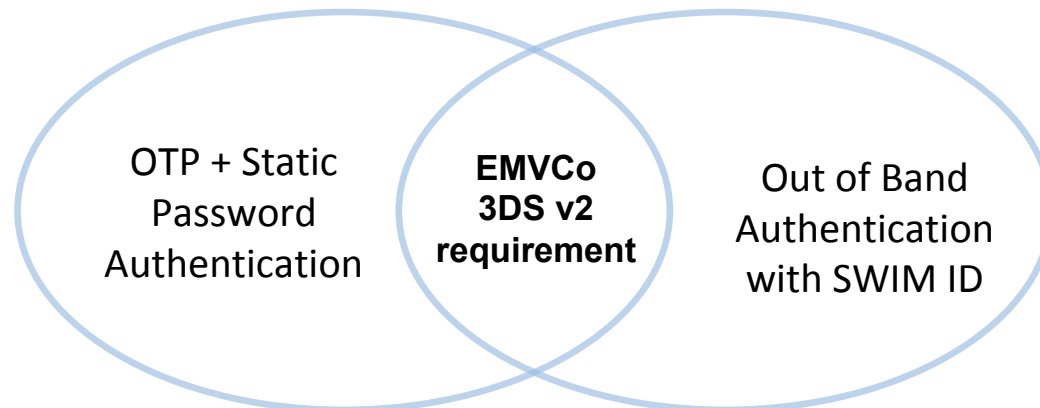
EMV 3DS Secure 2.0 - with Out-of-Band (OOB) 2FA Authentication



SWIM ID for OOB Authentication

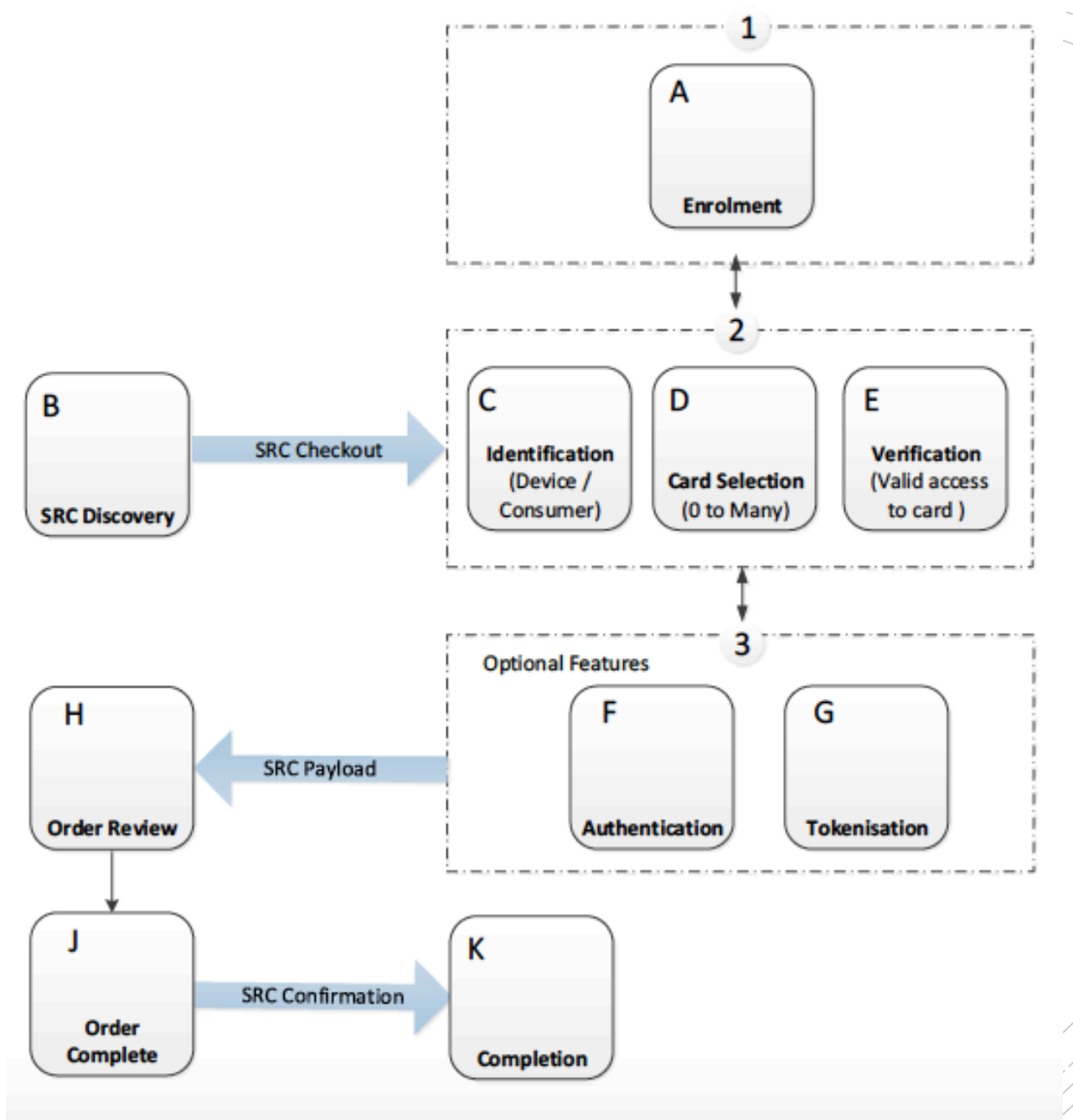


- Strong 2-Factor Authentication (2FA) verification:
 - OOB: SWIM User and Device binding using Public Key Cryptographic Technology (Device Keys and User SWIM PIN for 2FA)
 - OTP via SMS/Email and Known Static Password/Data for 2FA



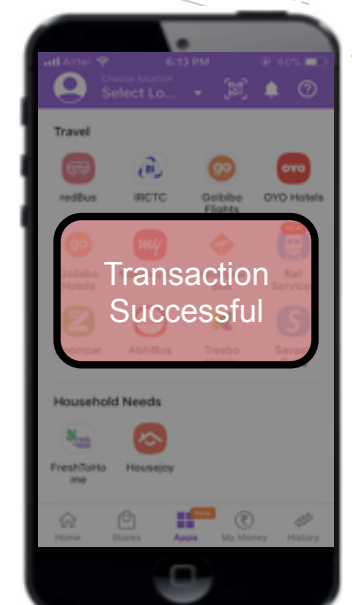
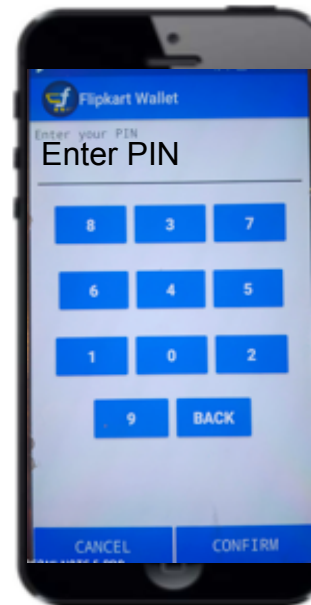


Secure Remote Commerce (SRC) – Functions & Payment Cycle





Secure Remote Commerce (SRC) Payments Cycle



1. Merchant commerce app
2. 2FA SWIM PIN
3. Select card token
4. Transaction completed

- Typical checkout using “SRC framework” –
- the consumer and their device authenticated e.g. 2FA SWIM ID
- Card token selected.
- Payment authorisation and confirmation



Tokenisation + 3DS V2 + SCA 2FA Solution Proposition



HCE SWIM Proposition



- TSP – Issuers and Token Requestors
- 3DS V1 and V2 (3D Secure) components for merchants and Issuers
- Strong Customer Authentication SCA – 2FA
 - SWIM ID PKI Security – non-repudiation of transactions
- Readymade, pre-certified solution
 - Multi-scheme solution – Visa/MC/RuPay
 - Easy integration with simple APIs (mobile and host)
 - SAAS Implementation – low cost and quick to market
- SRC standards based roadmap
- Time to market 3 to 5 months to live operation



Thank You
& Any Questions?

