

# Instructions on using

### **Overseas Card 3D**

2010.09

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### ✓ Instruction on using Overseas Card 3D Secure

#### 1. Overview of Overseas Card 3D Secure

1) Background of Introducing the Overseas Card 3D Secure

 $\Rightarrow$  Allat introduced 3D Secure for overseas card (hereafter referred to as 3D Secure) with the recommendation of the Financial Supervisory Service and credit card companies due to the increase of chargeback of overseas cards.

2) Definition of Overseas Card 3D Secure

 $\Rightarrow$  3D Secure is an authentication service developed by VISA Card, and it is a service that allows only the owner to use the credit card (VISA, MASTER, JCB) online through a 3D authentication password.

 $\Rightarrow$  Overseas card 3D Secure support card: VISA, MASTER, JCB

3D security is not supported for other foreign cards

#### 2. Overseas Card Payment Window

The Allatpay payment window is a payment system that applies outstanding safety and security by configuring world standard encryption algorithms. The Allatpay payment system uses SSLv3/TLSv1 application and RSA open key encryption algorithms, and applies contamination prevent solutions for data caused by MIDS hash function for excellent safety and security. In addition, through system redundancy, stable services are provided and while also providing safe electronic payment through minimization of errors.

In order to use payments using overseas cards, the Allat payment window must be properly installed. If the Allat payment window is not installed, you cannot make payments using overseas card 3D secure. Thus, you must install the Allat payment window. (You must first install Active X for the Allat payment system. You will then be able to use it Internet Explorer)

1) Install Active X for payment

: To make payments with an overseas credit card, you must first install the additional function of Allat Electronic Payment Service that is distributed by Allat Corp.

① Click on the message on the upper part of the internet browser when making payments and install the payment Active X.

🕡 이 웹 사이트에서 'Allat Corp,'에서 배포한	'Allat Electronic Payment Service Module'	추가 기능을 설치하려고 합니다.
이 웹 사이트와 추가 기능을 신뢰할 수 있고	1 설치를 원하는 경우 여기를 클릭하십시오,	×

(This website installation of additional functions of 'Allat Electronic Payment Service Module' distribute by 'Allat Corp.'

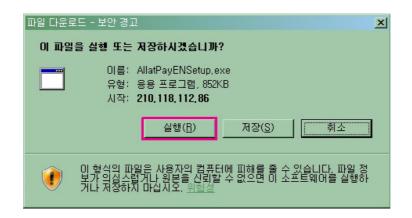
Please click here if you can trust and wish to install the additional functions of this website.)

Internet Ex	plorer - 보안 경고		×
이 소프	트웨어를 설치하시겠습니까?		
	이름: Allat Electronic Payment Service	Module	
	게시자: <u>Allat Corp.</u>		
<u>*</u> 자사	예한 옵션 보기( <u>0</u> )	설치([)	(설치 안 함( <u>D</u> ))
U	이 형식의 파일은 사용자의 컴퓨터에 피해를 줄 자로부터의 소프트웨어만 실행하십시오. <u>위험</u> 성	수 있습니다. (	신뢰할 수 있는 게시

Click the install button on the above window and the Allatpay Active X will be installed. When installed, the internet browser will automatically be reloaded making payments possible.

② When installing manually, the below screen will appear.

	All@Pay <sup>π</sup>
menu which appears on the t All@Pay™ does not start after	please install Active X Control from the top side of the screen. If the installation of rwards, please click 'Setup' button below
Address(D) (a) http://www.allatpay.c The site requires Al@Pay Bectronic Paym	com rent Service Module, Active X Control installed on your platform,
1. Click Active X Control s 2. If a security window po	
Please click this button automatically.	if All@Pay™ setup does not start Set up All@Pay™
	+ Close



Click on the Run button as seen above and manually install the Allatpay Active X. When installing manually, it will not be automatically reloaded so you must reload the payment window by pressing F5. (At this time, please be aware that the contents that you entered for payment may be initialized)

When the automatic or manual installation window closes while making payments, please connect to http://www.allatpay.com/download/component/AllatPayENSetup.exe and install it again.

#### 3. Overseas Card 3D Secure Procedure

1) Overseas Card 3D Secure Conditions

 $\Rightarrow$  Overseas Card 3D Secure services are provided by the company issuing the credit card and it can be used only when the owner of the card registers a 3D authentication password with the issuing company.

⇒ Thus, if the overseas card issuer does not provide 3D Secure services, payments cannot be made. Please use another card where 3D authentication is available. ⇒ 3D Secure registration methods differ depending on the bank issuing the credit card or the country. Please contact the bank that issued your credit card and ask about 3D authentication methods.

2) Overseas Card 3D Secure Procedure

## ▶ When an overseas credit card issuer offers 3D Secure services and the owner of the card registers a 3D authentication password

Example)

Allat Corp.	Help http://www.allatpay.com
	http://www.aliatpay.com
Goods Nintendo_WII	AllePay
Amount \$165.35	Augray
The payment details will be sent to s	pecified email address.
i)	
Payment notification email	
Payment Card No.	
Expiration Date (mm/yy)	
ii) Submit Ca	ncel
Sublint	ncer
Allat provides convenient and s	afe payment service.
	All@Pay <sup>™</sup>
for shoppers safe and	d convenient purchase
Allat's electronic pay	ment service provides safe ting SSLv3/TLSv1 and
RSA public key crypt	

i) Enter e-mail, card number, expiration date in the Allat dollar payment window

#### ii) Click on the submit button

🖉 안심클릭		🖉 안심클릭		🖉 안심클릭	
Bank of America	Verified by	MasterCard. SecureCode.	Orico	JCB J/Secure	ЈСВ
Please submit your Verified by Visa Lam not enrolled in Verified by Visa Merchant: (?)	****	オルコカード会員のご本人審認行 ・オルコサービスのログインパスワー して行為し。 彩パスワー門はお回口お送信され		J/Secureのパスワードを入力してG J/Secureで使用するパスワードは す。	
Personal Message: Ve Login: DO Pacsword:	25/2008 0C-XXXX-XXXX-XXXXX-XXXXX-XXXXX-XXXXX-XXXXX	全501: 日付:	2008/09/10 **** **** 1203 ケー・ティー・トラスト	パーソナル メッセージ・	1,000 KRW 2008/09/10 0000:00000:000:1211 J C 8カードのご利用取りが ことございます 1,2:ワードを忘れた地会
	ubmit Help Cancel		透信 ヨヘルブ キャンセル	387箇) ::	<u>t+jtl 🔋 Alt</u>

iii) Enter the 3D authentication password of the card owner in the overseas card 3D Secure window

▶ [When the overseas card company offers 3D Secure services but the owner of the card did not register 3D authentication password

MasterCard. SecureCode.	<b>RI-B</b> +BANK	Verified by VISA	🔟 Canada Trust
at participating merchants. Please confirm your identity by a You will then be prompted to sel Name on Card Access ID (As per Access Mailer) Access Password (As per Access Mailer) Date of Birth (ddmmyyyy)	I protection when shopping online answering the questions below.	Whenever your card is used at TD Canada Trust will ask for verify that you authorize the pu You may read the <u>Terms &amp;</u> registration. Name on Card: Signature Panel Code: Date of Birth:	a Service from TD Canada Trust!
By completing this enrolment process, y accepted the RHB Bank Berhad Secure Conditions.		C	ontinue

When a 3D authentication password is not registered with the credit card issuer, this screen appears. Thus, register a 3D certification password and you can make normal transactions.

[When the overseas credit card company does not offer 3D Secure services]

: In this you case, you cannot make payments. You must use a different card.

#### 4. Overseas 3D Card Authentication Error

- (1) 301 Bin range cannot be checked: Contact the credit card issuing company.
- ② 302 Bin range is not registered in Card bin range server: The credit card company did not register the respective card number BIN in the VISA 3D server.
- 303 You did not join the 'safety click'. The owner of the card did not register with VISA 3D authentication.
- ④ 304 Cannot check membership due to the card company system problems: This may be a temporary problem so please try again later. If this error message continues to popup, please contact the card issuing company.
- (5) 995 Authentication failed. Cannot confirm authentication results. Please contact the issuer.

#### 5. Misc.

- 1) Other information pages
  - ① VISA 3D information page:

http://usa.visa.com/personal/security/visa\_security\_program/3\_digit\_security\_code.html

- ③ MASTER Card authentication information page
- : http://www.mastercard.com/us/personal/en/cardholderservices/securecode/index.html