### AsiaPay Launches New Hosted 3D Secure ACS Service for Banks

AsiaPay Technology, the ePayment technology arm of AsiaPay, focusing on innovative payment technologies and services across Asia-Pacific, launches its newly certified 3-D Secure Access Control Server (ACS) managed service for issuing banks after launching the ACS solution in earlier years. The new service enables issuing banks collaborating with Visa, MasterCard and JCB 3-D Secure Program to add additional layer of authentication security for their cardholders when making online and mobile card payment transactions, minimizing chargeback and fraud risks.

With AsiaPay's highly scalable and high-performance access control server (ACS) hosted service, banks are able to authenticate their cardholders by the static password defined by cardholders or by system generated dynamic one-time password (OTPs) during online shopping. It supports sending OTP by email and SMS as well as generating OTP by mobile app. This secure user-friendly payment authentication mechanism significantly reduces the chargeback and fraud possibility for online transactions.

Furthermore, new hosted 3D Secure ACS service provides a variety of controls and online customizable reporting for issuing banks to view online or download, effectively manage the cardholder 3D secure registration, cardholder 3D secure status maintenance, 3D secure payment processing, etc. Certified with Verified by VISA, MasterCard SecureCode, JCB J/Secure and soon for American Express SafeKey. The system is expandable to support multi-lingual interface for authentication pages and internal administration tools, as well as other special card products to meet the needs of banks and consumers in Asia.

The new ACS service is being offered either as an online service, white-labelled hosted service, or as a total solution license model. Key features are:

* Static password and one time password (OTP) authentication implementation
* Certified with Verified byVISA, MasterCard SecureCode, JCB J/Secure
* Strong key management and encryption function
* Responsive web design for authentication in web and mobile browsers
* Powerful and user-friendly web administration tool for bank operators
* User access control with audit trails
* Competitive tiered pricing package based on card base size
* Local support in 12 countries in Asia
* AsiaPay operates the ACS service at its advanced secure PCIDSS-compliant hosting environment at upgraded data centers, and provides bank clients with 7x24 technical service support.

"We have extensive experience and expertise in providing advanced and cost-effective ePayment solutions and hosted services to leading banks across Asia including Payment Gateway Solution (PayGate), 3-D Secure MPI and 3-D Secure ACS solutions," stated Joseph Chan, CEO and Founder of AsiaPay Group, "Along the ePayment market grows in Asia and beyond, we will continue to innovate and offer advanced ePayment

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## About AsiaPay Technology

Founded in 2008, AsiaPay Technology, the electronic payment technology arm of AsiaPay Group, delivers a comprehensive range of advanced and cost-effective electronic payment solutions for banks, PSPs and merchants across the globe. The payment technologies encompass internet, mobile and retail with customized and integrated solutions to meet the demands of the dynamically changing epayments andebusiness environment.

AsiaPay, a premier electronic payment solution and technology vendor and payment service provider founded in 2000, strives to bring advanced, secure, integrated and cost-effective electronic payment processing solutions and services to banks, corporate and eBusinesses in the worldwide market, covering international credit card, China UnionPay (CUP) card, debit card and other prepaid card payments. AsiaPay is an accredited payment processor and payment gateway solution vendor for banks, certified IPSP for merchants, certified international 3D-Secure vendor for Visa, MasterCard, American Express and JCB. AsiaPay offers its variety of award-winning payment solutions that are multi-currency, multi-lingual, multi-card and multi-channel, together with its advanced fraud detection and management solutions. Headquartered in Hong Kong, AsiaPay offers its professional ePayment solution consultancy and quality local service support across its other 11 offices in Asia including: Thailand, Philippines, Singapore, Malaysia, Mainland China, Taiwan, Vietnam and India. For more information, please visit www.asiapaytech.com and www.asiapay.com.

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