



SEQUOIA MOSAIC 3000: INTERNET-ACQUIRING PLATFORM

MPI certificates generation and implementation process

Administrator's manual

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Chapter 1. About the document

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1.1. Purpose of the document

This document describes the process of the digital certificates solicitation, receiving and implementation for the MPI (Merchant Plug-In) services, using SM 3000 Internet-acquiring platform. This document was prepared for administrators of the SM 3000 Internet-acquiring platform.

1.2. How to use this manual

The manual is designed to explicate the process of the certificates obtaining and implementation process.

The terms, abbreviations and useful references to other documents about the SM 3000 system are provided at the final part of the document.

Terms and Abbreviations - A glossary of terms commonly used in the card processing and electronic funds transfer industry.

1.3. Classification

This document has been classified as External.

1.4. Document sheet

200115

1.5. Document contacts

In the case of questions or proposals about information presented in this document, you can contact Alfeba's Documentation Division by email doc@alfeba.com, by phone +598 2 208 31 42 or by mail, using the address: Av. Agraciada 2770, Montevideo, 11823, Uruguay.

1.6. Document history

Version	Date	Modification	Notes	Authors
1.0	04.06.2020	-	Init. Version	Natalia Bogorodskaya

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Chapter 2. MPI certificates generation and implementation process

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2.1. General information

In this chapter we describe the process and the digital certificates for MPI service solicitation, generation and implementation process using the Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP].

MPI is a service that enables 3D-Secure verification for internet-acquiring operations using MasterCard, VISA and others payment systems cards. To do this, requests sending to on behalf of the acquirer bank is needed.

Internet-acquiring authorization process executes by using the digital certificates to validate the signature contained in the 3D Secure transaction message.

The Payment operator or the payment facilitator acts on behalf of a bank acquirer - the member of the payment systems, and needs to create the certificates by the BIN (IIN) of the bank for each payment system with which we work.

2.2. The process scheme

The process of the certificates obtaining inclosed the next steps:

- The bank and international payment systems have to present the information on the parameters will be used by the Bank to create a certificate;
- The payment operator/ facilitator administrator has to generate a Certificate Signing Request (CSR) with the parameters specified by the Bank;
- The bank must send the received CSR to the international payment systems (IPS) and receive the generated certificates;
- The payment operator/ facilitator administrator has to install the received certificates in the MPI service for the payment operator/ facilitator.

Picture 2.2.0.0. The MPI certificates obtaining and implementation process



2.3. The certificate parameters



The banking BIN (IIN) are needed for the CSR generation by the SM3000 IAP administrator and must be solicited before the CSR generation job.

The parameters, needed for the CSR generation are provided in the Table 2.3.0.0. with some examples.

Table 2.3.0.0. The MPI certificates parameters

Parameter	Description	Example
CN	CommonName	mpi.bankname.com
OU	OrganizationalUnit	BANKNAME CORPORATION
O	Organization	BANKNAME CORPORATION
C	CountryName	US
ST	StateOrProvinceName	New York
L	Locality	New York

Chapter 3. Attachments

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3.1. Terms and abbreviations

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3D-Secure Is an XML-based protocol designed to be an additional security layer for online credit and debit card transactions.

A

API Application programming interface

Authorization Is an approval from a card issuer, usually through a credit card processor, that the customer has sufficient funds to cover the cost of the transaction.

B

BIN (IIN) is a Bank Identification Numbers to identify the banking or financial institution with the international or domestic payment systems

C

Certificate (MPI) is a digital certificate to validate the signature contained in the 3D Secure transaction message

CSR is a Certificate Signing Request document, sending to the international payment system to obtain the digital certificate (MPI)

F

Facilitator (payment) is a merchant service provider that uses SM3000 IAP and simplifies the merchant account enrollment process. Payments Facilitators (PayFacs) have emerged to become one of those technology capabilities that have challenged the balance of power in the merchant services space.

I

IAP Internet acquiring platform. The Platform created as a separate application for the Payment operators and Payment facilitators.

M

MasterCard MasterCard International payment system

Merchant A legal entity carrying out trading activities on the Internet using the software provided by the system

MPI Merchant Plug-in

O

Operator (payment) is a merchant service provider that uses SM3000 IAP without banking accounts opening

P

Payment Gateway A hardware-software complex developed and supported by a payment system that automates the acceptance of payments on the Internet.

Payment System Payment system between users, financial organizations and business organizations. Allows you to pay, bills and purchases, transfer money.

S

Service Merchant's service entry, registered for each MCC. It has its own parameters, fees etc.

SM3000 Sequoia Mosaic 3000. The processing platform of the cards issuing and acquiring processing, ATMs, POSs, e-commerce and m-commerce processing

System A payment system that allows you to transfer money, accept payment for goods and services through various payment gateways.

T

Transaction Within the framework of this service, a completely completed data exchange operation with a payment system, including debiting / crediting funds to an end user account.

V

VISA VISA International payment system

3.2. External documents references

This document doesn't have any external reference.

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