



# **SEQUOIA MOSAIC 3000: INTERNET-ACQUIRING PLATFORM**

## **Workstation requirements by a SAAS mode**

**User's manual**

**Version 1.0**

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# Chapter 1. About the document

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## 1.1. Purpose of the document

This document describes the basic workstation requirements to work with a SM 3000 Internet-acquiring platform by SAAS (Software as a Service) mode. This document was prepared for users of the SM 3000 Internet-acquiring platform.

## 1.2. How to use this manual

The manual is designed to provide to the User the main characteristics of the workstation to work with the Platform.

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

200118

## 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](mailto: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

<b>Version</b>	<b>Date</b>	<b>Modification</b>	<b>Notes</b>	<b>Authors</b>
1.0	16.07.2020	-	Init. Version	Natalia Bogorodskaya

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# Chapter 2. Workstation requirements

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## 2.1. General information

In this chapter we provide the principal information about the workstation requirements with a Sequoia Mosaic 3000 Internet-acquiring platform [SM3000 IAP], using by SaaS mode.

## 2.2. About SaaS mode

Software as a service (SaaS), providing by ALFEBA, is a software distribution model in which ALFEBA as a Service provider hosts applications and makes them available to Payment operator/ Facilitator over the Internet, based on AMAZON AWS PCI DSS certified cloud.

Using this mode the Payment operator/ Facilitator gets access to the ALFEBA's applications through the Internet by internet-explorer from the PC-based workstations.

## 2.3. Operational system requirements

The platform works with Explorers, installed with the operational systems, provided in the Table 2.3.0.0.

**Table 2.3.0.0. The workstation operational system supported list**

Name	Versions	Notes
MacOS	> 10.15 Catalina	PCI DSS recommendations are to use the latest release of the latest supported version
MS Windows	> Windows 7	PCI DSS recommendations are to use the latest release of the latest supported version
Linux based	Ubuntu, CentOS, OpenSUSE and others LINUX based OS	PCI DSS recommendations are to use the latest release of the latest supported version

The platform can support other workstation operational systems, not defined in the table above, for example Android based ones, used with PC, tablet or cellulars.

## 2.4. Hardware requirements

Minimum RAM requirements for the workstation to work with SM3000 IAP are 4GB. 8GB RAM is enough for the comfortable work of the user.

## 2.5. Explorer application requirements

The Platform was tested to work with the internet explorers, listed in the Table 2.5.0.0.

**Table 2.5.0.0. The workstation Internet explorers supported list**

<b>Name</b>	<b>Versions</b>	<b>Notes</b>
MacOS	Safari, Google Chrome	PCI DSS recommendations are to use the latest release of the latest supported version
MS Windows	Google Chrome, MS iExplorer	PCI DSS recommendations are to use the latest release of the latest supported version
Linux based	Google Chrome	PCI DSS recommendations are to use the latest release of the latest supported version

The platform can support others internet explorers, not defined in the table above, used with PC/ MAC, tablet or cellualars.

## 2.6. Antivirus recommendations

The PCI DSS recommends to use the Antivirus application, installed with your workstation, to work with the Platform. The SM3000 IAP has no any preferences regarding the provider or application.

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## Chapter 3. Attachments

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### 3.1. Terms and abbreviations

## 3

**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

**BO** Back-office, of the SM3000 IAP, where the Operator's employers work to maintain the Platform jobs, as Merchants, Transactions, Agents, Reports and file exchange with a main Processing system.

## C

**Cardholder** A person who owns a card, such as a cardholder of a credit card or debit card

**ChargeBack** Is a return of money to a payer. Most commonly the payer is a consumer. The chargeback reverses a money transfer from the consumer's credit card. The chargeback is ordered by the bank that issued the consumer's payment card.

## F

**FE** Front-end, of the SM3000 IAP, where the cards authorizations are processed in on-line mode

## I

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

**ID** Identification number (f.e. transaction ID or Merchant ID)

**Incoming-File** The data file, that Platform receives from the Bank's processor

## L

**Light API** The interface to connect the Merchant's own platform to the SM3000 IAP

## 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 operator or Payment facilitator, that uses SM3000 IAP

**Outgoing-File** The data file, that the Platform sends to the Bank's processor

## P

**PAN** Primary account number, or simply a card number, is the card identifier found on payment cards, such as credit cards and debit cards, as well as stored-value cards, gift cards and other similar cards.

**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.

## R

**Refund** A process in which a customer returns a product to the original retailer in exchange for money previously paid

**Reversal** The operation of crediting funds to the payer's account as compensation for the cancellation of the provision of the service or the poorly rendered service.

## 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 manual doesn't have any external link to the other documentation of SM3000 IAP.

