



Card Fraud Protection

As part of our ongoing commitment to ensure that the AXIS product suite continues to incorporate the latest measures to help combat card fraud, the following additional safeguards have been introduced and are now in widespread use across our customer base. This functionality is available within our AXIS Counter Receipting, Paye.net, Internet Payments and Touch Tone products.

AXIS Veri Secure

This newly developed facility incorporates the latest safeguards for AXIS Internet Payments by embracing Verified by Visa and MasterCard SecureCode. Cardholders are increasingly taking up the option to register for this service, allowing them to select their own password which must then be entered when making payments on any internet site supporting this feature.

Connection to the card issuer system for entry and validation takes place using the AXIS Veri Secure MPI (Merchant Plug-In), a module created by Capita Software Services. AXIS Veri Secure is fully accredited by both the Visa and MasterCard card schemes.

Card Security Code (CSC) (also known as CV2 or CVV) & Address Verification System (AVS)

We have recently introduced additional checking for payments processed where the cardholder is not present:

Where CSC checking is in place, the person making the payment is prompted to enter the three or four-digit number, normally printed on the signature panel on the reverse of the card. This number is then verified against the details held within the card issuer's database.

If AVS checking is activated, the payee will be asked to enter specific details of the address at which the card is registered. This can include postcode, house number or both of these. Payment is only accepted where the details entered comply with the card issuer's own records.

Chip & PIN

Our first Chip & PIN card payments within AXIS Counter Receipting were processed in September 2004 at Knowsley Metropolitan Borough Council. The Council has since been joined by a steady stream of additional organisations, including customers of all the major UK banks.

Support for Chip & PIN is now included within Paye.net, our browser-based solution for processing both cardholder present and cardholder not present payments.

Payment Card Industry Data Security Standards (PCI)

In order to ensure that our card processing products continue to adopt the best practices within the industry, we are now investing further in our infrastructure and procedures to achieve formal accreditation with the Visa and MasterCard schemes' Payment Card Industry Data Security Standards. In order to achieve accreditation, stringent validation is performed on all systems (software, hardware, personnel and procedures) where cardholder data is processed, stored or transmitted.

AXIS

Payment Management

Capita Software Services

Medtia Court · 70-76 Brunswick Street · Oldham · OL1 1BT · t: 08701 627800 · f: 08701 627801
Manvers House · Manvers Street · Trowbridge · BA14 8YX · t: 08701 631800 · f: 08701 631869
www.capita-software.co.uk