

# Instructions on using

### **Overseas Card 3D**

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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.
it says "click here if you can trust and wish to install the additional functions of this website - - > click

⑦ 이 웹 사이트에서 'Allat Corp.'에서 배포한 'Allat Electronic Payment Service Module' 추가 기능을 설치하려고 합니다.
 이 웹 사이트와 추가 기능을 신뢰할 수 있고 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 ).



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.





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.aiiatpay.com
Goods Nintendo_WII	AllePaur
Amount \$165.35	Autoray
The payment details will be sent to specified and the sent to speci	pecified email address.
i)	
Payment notification email	
Payment Card No.	
Expiration Date (mm/yy)	/
	and
Subline	icer
Allat provides convenient and s	afe payment service.
	All@Pay <sup>™</sup>
for shoppers safe and	convenient purchase
Allat's electronic pay	ment service provides safe
RSA public key crypt	ographic algorithms,

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: (?)	password.	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	3、はす。 ードを入力し、送信、をクリック ませんのでご 安心ください。	J/Secureのパスワードを入力してな J/Secureで使用するパスワードは す。	とおい。 MyJCB」のパスワードで
Personal Person Deter 060 Card Number 300 Personal Message Ver Login: DO Password In	V Jobala 5008 00-300K-500K-1551 cone to Verified by Visal 30UP	広義な 全価 日付: カード書そ パーソナルメッセージ eオリコイスワード:	IL K5hop KRW1000 2006/09/10 ケー・ティー・トラスト インフーチを 5.カノ紙会は	加盟に名: II ご利用金録: 1 ご利用金録: 7 パーソナル メッセージ: - パスワード 	LKShop 1,000 KRW 9098/09/10 000 X000X X00X 1211 J C Bカードのご利用取りが たたざします 12.0~ドを知れた場合
	ubmit Help Cancel		送信 ビヘルブ キャンセル	(1878) <u>-</u>	<u>Fautur 🔋 Airt</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

<b>Welcome</b> Your MasterCard® has been pre-enrolled SecureCode™ to offer you added protect			Français
at participating merchants. Please confirm your identity by answerin You will then be prompted to select a Se Name on Card Access ID (As per Access Mailer) Access Password (As per Access Mailer) Date of Birth (ddmmyyyy) Submit By completing this enrolment process, you are de accepted the RHB Bank Berhad Secure Online Sh Conditions.	in MasterCard® ion when shopping online g the questions below. icureCode™. 	Anthentication Required f Welcome to Verified by Visa Se Whenever your card is used at par TD Canada Trust will ask for your verify that you authorize the purcha You may read the <u>Terms &amp; Cor</u> registration. Name on Card: Signature Panel Code: Date of Birth: Preferred Language: Eng	or Purchase rvice from TD Canada Trust! ticipating online stores, Verified by Visa password to se. <u>Click here for more details</u> , ditions before proceeding with ditions before proceeding with <u>use</u> Jan <u>V</u> Tue

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