



The m:Cypher[®] iOS Payments Toolkit simplifies and enhances integration of mobile applications with AIB Merchant Services.

The iOS Payments Toolkit helps to provide a fraud-free mobile commerce environment for iPhone and iPad users. Secured by m:Cypher[®] Network & Application Security, the toolkit extends existing fraud rules provided by the Authipay Payment Gateway with additional anti-fraud measures including geo-positioning.

The user is prompted to authenticate themselves by entering their PIN number for each payment and, where supported on the mobile device, authentication can be requested from the fingerprint sensor. As the m:Cypher[®] PIN entry makes no use of the device keypad, there is no ability for malware to attach to a keyboard 'listener' or a 3rd party keyboard plug-in to capture PIN details.

Furthermore, m:Cypher[®] tokenisation services ensure that no personal or sensitive information is stored on the mobile device.

Easy to integrate for the developer, the toolkit delivers simple user-interface to provide a near frictionless purchase experience.

The toolkit completely abstracts the developer from the payments process as well as reducing the burden of PCI compliance for Merchants.



Take payments natively from within your application



Hassle free payments for you and your customers



Secured by m:Cypher[®] Network & Application Security



Stay in control with the m:Cypher[®] merchant console



Works with your AIB Merchant Services



Developer Friendly.
Easy To Integrate

Features	Benefits
Easy, safe and fast checkout experience	Reduce abandonment at the checkout
PCI-DSS Service Provider Level 1 certified	Handles all card holder data reducing PCI scope for merchant
Works with AIB Merchant Services	Use existing merchant account with same rates and settlement
User authenticated transactions	Provide non-repudiation and reduce chargebacks
3DS Affinity™	Link payment card transactions to previous Verified By Visa & MasterCard SecureCode authentications
Innovative card registration rules to help verify card holder present	Reduce fraud
Toolkit shipped as an iOS Dynamic Framework	Easy to integrate with Objective-C and Swift projects
Dynamic Currency Conversion	Offer customers to checkout in their currency
Point-to-point encryption (P2PE) & transaction fingerprint/signature	Unobservable, tamperproof transactions. Protect against man-in-the-middle attacks, rogue hotspots, etc.



m:Cypher® Network & Application Security combines symmetric and asymmetric ciphers to deliver secure point-to-point encryption between client and server. m:Cypher® transactions are unable to be intercepted and observed via man-in-the-middle attacks. An m:Cypher® transaction also carries a digital fingerprint that certifies the authenticity of the transaction. This digital fingerprint, tightly derived from user & device identifiers and from the data payload, authenticates the source of the transaction and ensures that the data has not been tampered with during transmission between the client and server.



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