



The m:Cypher[®] Web Payments Toolkit simplifies and enhances integration of web sites with AIB Merchant Services.

The Web Payments Toolkit helps to provide a fraud-free e-commerce environment for **desktop, laptop, tablet** and **phone** 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 or password for each payment authenticating the user enabling secure recovery of stored payment methods.

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.



Responsive web design enables taking payments in any browser



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
Hosted web payments	Easy to integrate with a few lines of Java Script
Dynamic Currency Conversion	Offer customers to checkout in their currency
Payment process appears over your shop	Keep payments integrated with your shop and never leave your web site
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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