

# SECURE ONLINE PURCHASE SOLUTION



## PAYMENT PROCESS

### CHECK OUT

- CUBE PAYMENT BUTTON PROCESSES THE REQUEST FOR PAYMENT

### DYNAMIC QR CODE GENERATION

- AMOUNT OF THE TRANSACTION
- IP ADDRESS, WIFI OF THE PC WHERE TRANSACTION TAKES PLACE
- DATA ABOUT THE TRANSACTION

### USE YOUR MOBILE PHONE

- CAPTURE THE QR CODE
- USING WIFI OR BLUETOOTH, MOBILE COMPONENT ESTABLISHES THE CONNECTION WITH THE COMPONENT (CPB) IN THE WEB PAGE OF THE WEB SITE
- MOBILE APP TRIGGERS THE GENERATION OF THE PAYMENT TOKEN

### TOKEN GENERATION

- CUBE TSP SEND PAYMENT TOKEN
- MOBILE APP SEND TOKENIZED DATA TO WEB BROWSER AND AUTOFILL WEB PAGE
- PAYMENT IS PROCESSED AS A REGULAR EMV TRANSACTION

## CUBE PAYMENT BUTTON (CPB)

INTEGRATING CUBE'S PAYMENT BUTTON (CPB) API, WILL ALLOW ANY PSP TO SIMPLIFY THE CONSUMER EXPERIENCE ELIMINATING THE NECESSITY TO ENTER MANUAL AND STATIC CARD DETAILS AND GENERATING A FULL EMV TRANSACTION FROM THE WEB BROWSER BASED ON THE MECHANISMS OF PAYMENT TOKENS.

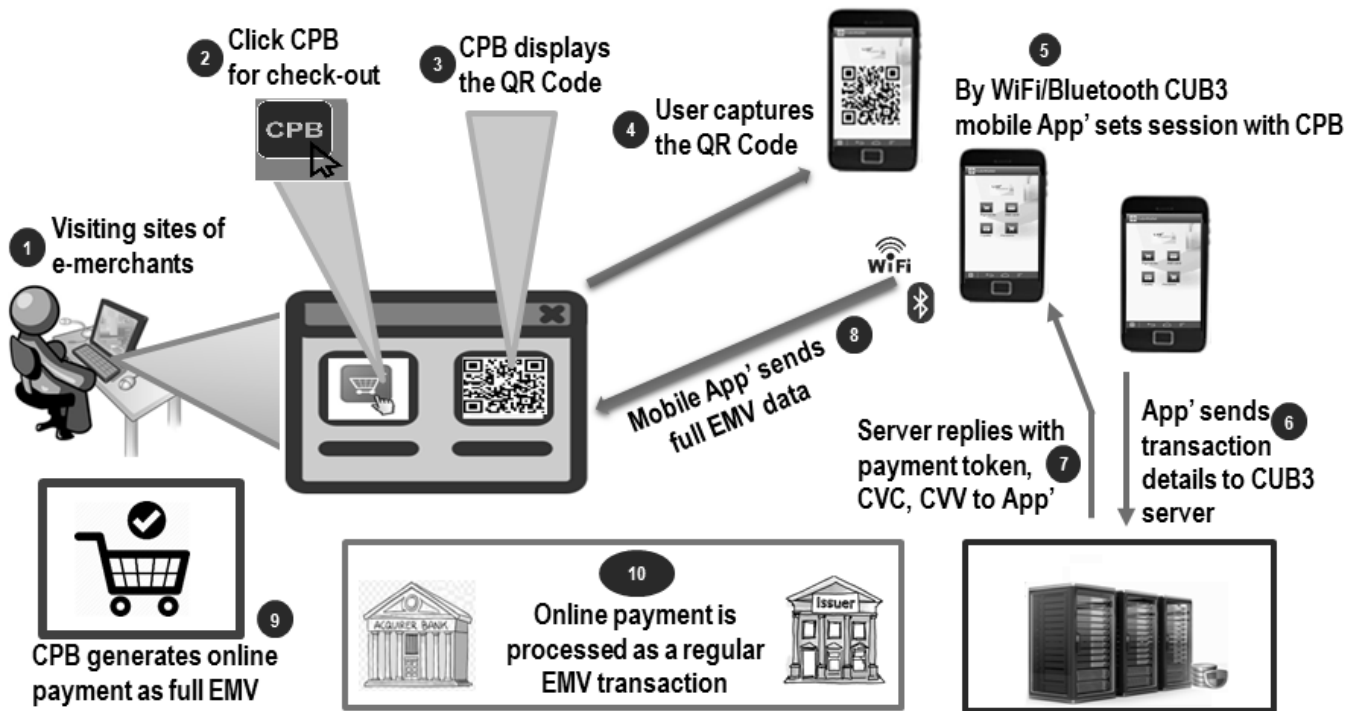
CUBE'S CPB SOLUTION ENABLES SMARTPHONE USERS TO CONDUCT E-COMMERCE TRANSACTIONS SECURELY WITHOUT HAVING TO ENTER AND DISPLAY THEIR ACTUAL CARD NUMBER. THIS SOLUTION HAS TWO COMPONENTS, ONE ON THE COMMERCE WEBSITE AND THE SECOND RESIDES ON THE USER'S SMARTPHONE.

DURING THE CHECKOUT PROCESS THE CPB SOLUTION INTERACTS WITH THE APPLICATION ON THE MOBILE PHONE VIA WI-FI OR BLUETOOTH IN ORDER TO OBTAIN AND TRANSMIT THE DYNAMIC PAYMENT DATA AND GENERATE AN EMV TRANSACTION.

CPB GENERATES A QR CODE WITH THE INFORMATION OF THE DEVICE FROM WHICH THE PAYMENT IS BEING MADE (IP, WI-FI), THIS DATA IS CAPTURED AND USED BY THE MOBILE APPLICATION TO TRANSMIT PAYMENT DATA (TOKEN, EMC CRYPTOGRAM, CVC / CVV, EXPIRATION DATE, ETC.).



# PAYMENT FLOW FOR ECOMMERCE



## TOKENIZATION

TOKENIZATION IS ABOUT THE REPLACEMENT, DURING A REVERSIBLE PROCESS, OF THE PAN BY A PAYMENT TOKEN KEEPING THE SAME FORMAT AND THE SAME PROPERTIES AS A CLASSICAL PAN. ADDING ATTRIBUTES TO THE PAYMENT TOKEN ALLOWS LIMITING ITS USE TO A PARTICULAR DOMAIN. A TOKEN PAYMENT MAY BE LIMITED TO A TRANSACTION CHANNEL - FOR EXAMPLE, ONLY FOR NFC MOBILE PAYMENT - AND TO A SINGLE DEVICE, OR BY ASSIGNING A SECURITY LEVEL DURING ITS ISSUANCE AND ITS STORAGE.

CUBE'S TOKENIZATION SYSTEM IS COMPATIBLE WITH EMVCO'S SPECIFICATIONS AND HAS MANY SECURITY MECHANISMS THAT ARE ALIGNED WITH THE LATEST PAYMENT SCHEMES SPECIFICATIONS

