



Three Step Redirect API: Quick Overview

*“Service You Can Depend On,
People You Can Trust.”*

The Problem: Everyday, merchant’s deal with the ongoing threat of thieves breaching their servers or having to discover their customer’s personal data has been compromised. According to the U.S. Bureau of Justice Statistics, in just one year 7,818 businesses reported data breaches.

How it Works: Catherine, the customer, enters Wally’s Website, to purchase his famous Wallpaper. Catherine picks out her favorite design and goes to Wally’s ‘Check-Out’ to make the purchase.

Three Step Redirect API Advantages:

- ❖ **Never Touch Sensitive Information**
 - The Three Step Redirect API methodology ensures secure data transmission by keeping merchants from seeing, touching, handling, transmitting, and even storing any sensitive payment information.
- ❖ **Minimize Cost & Complexity**
 - By taking merchants outside the scope of handling sensitive payment information the Three Step Redirect minimizes the cost and complexity of industry regulations and standards; especially the Payment Card Industry Data Security Standard. (PCI-DSS)
- ❖ **Maintain Same Look & Feel**
 - The customer never knows they left the merchants website. The same seamless look and feel is always kept throughout the process.

Wally itemizes the products in Catherine’s shopping cart and creates an invoice, which he sends to the Payment Gateway. The Payment Gateway receives Wally’s invoice and responds to Wally, providing him a URL where Catherine goes to enter her sensitive payment information.

Catherine leaves Wally’s website seamlessly, and submits her payment information to the Payment Gateway bypassing Wally completely.

The Payment Gateway combines information from Wally’s invoice with Catherine’s sensitive payment information and returns Catherine back to Wally’s Website.

Wally sees Catherine has returned and receives a Token from the Payment Gateway confirming terms of the transaction. Wally can then continue to suggest other items for Catherine to purchase, or instruct the gateway to process the transaction.

All of the above takes place in just a few seconds!