Simplifying PCI Compliance Using

Accept Suite for Payments

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Authorize.Net pioneered solutions for online credit card payments – and today, we're the payment platform most trusted by small businesses.*

$137 Billion Total Volume	**1.1 Billion** Transactions	**430K** Active Merchants	**99.99%** System Uptime	**900+** Integrated Solutions	**24 X 7** Customer Support

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➤ What is PCI DSS?

➤ Why does PCI Compliance matter?

➤ What are some common use cases?

➤ What Authorize.Net solutions can help to simplify PCI Compliance?

➤ What resources does Authorize.Net provide in order to assist me?

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Before we get started ...
Authorize.Net webcast *housekeeping* items

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What is the Payment Card Industry Data Security Standard (PCI DSS)?

According to *DZone | Security Zone*, PCI DSS is a set of policies and procedures created with a two-fold objective:

Strengthen credit, debit, and cash card transaction security

Protect cardholders against fraud and theft of personal information

https://dzone.com/articles/what-is-pci-dss-and-why-does-it-matter

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PCI DSS Requirements

Applies to any organization that accepts, transmits, or stores cardholder data

Founders and Administrators

PCI DSS includes six major requirements:

1. Build and maintain a secure network
2. Protect cardholder data
3. Maintain a vulnerability management program
4. Implement strong access control measures
5. Regularly monitor and test networks
6. Maintain information security policy

https://dzone.com/articles/what-is-pci-dss-and-why-does-it-matter

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OF SMALL BUSINESSES EXPERIENCED A CYBER BREACH (HM BOVERNMENT)

60 PERCENT

OF BUSINESSES WITH UNDER 100 EMPLOYEES (VERIZON 2012) OF HACKERS ATTACK BUSINESSES

70 PERCENT

OF U.S. CONSUMERS WORRY ABOUT PAYMENT CARD DATA THEFT (GALLUP)

69 PERCENT

A survey of 1,015 small and medium businesses found 60% of those breached close in six months.

$20,752

In 2016, this was the average cost to small businesses due to hacking, up from $8,600 in 2013 (NSBA)

https://www.pcisecuritystandards.org/pdfs/PCI_SMTF_Infographic.pdf

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Small businesses need PCI savvy developers

➤ Creating and submitting a form is easy

➤ But forms with payment data must be PCI compliant

➤ Lack of PCI compliance puts small businesses at risk, including substantial fines and penalties

➤ Developers plan an important role in building a solution that meets business requirements and reduces PCI complexity

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Anurag Gupta

Director, Product Management
Authorize.Net Developer Services

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Common Use Cases

1 One-time or initial payments using JavaScript

2 Payment Buy or Donate Button

3 Card on file support in Hosted Payments

4 Hosted tokens

5 Mobile In-App

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Accept Suite

Accept Payment
Accept the payment in Hosted Forms and transact with Authorize.Net server

Accept Mobile
Accept Mobile SDKs for payment functionality in mobile applications

Accept Customer
Customer profile functionalities that can work with hosted payments

Accept.js
Foundation for security including tokenization, OWASP and transaction

Accept UI
Customization enabled payment form with AcceptJS

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Authorize.Net Accept Suite

PCI Compliance Level – Self Assessment Questionnaires (SAQs)

Align solutions with **SAQ eligibility** criteria

Accept Hosted – **SAQ A**
> Utilizes iFrame for redirect or direct post of cardholder data

Accept Customer – **SAQ A**
> Utilizes iFrame for redirect or direct post of cardholder data

Accept.js – **SAQ A-EP**
> Utilizes embedded JavaScript to transmit the cardholder data

Accept Mobile – **SAQ A**
> Allows a cardholder to enroll directly with for payment and prevents any card data entering the merchant systems

Accept UI – **SAQ A**
> Utilizes iFrame for redirect or direct post of cardholder data

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Authorize.Net Accept.js

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Authorize.Net Accept.js

1   Accept.js provides merchants full control of their payment flow

2   Extract card or bank info from form and create a one-time token

3   Using token they can create transaction, profile, or ARB

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Authorize.Net Accept.js

Step 1. Load Accept.js

```
<script
src="https://js.authorize.net/v1/Accept.js"
></script>
```

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Authorize.Net Accept.js

Step 2. Call Accept.dispatchData (secureData, responseHandler)

Here secure data :-

```
var authData = {};
    authData.clientKey = "YOUR PUBLIC CLIENT KEY";
    authData.apiLoginID = "YOUR API LOGIN ID";
  var cardData = {};
    cardData.cardNumber = document.getElementById("cardNumber").value;
    cardData.month = document.getElementById("expMonth").value;
    cardData.year = document.getElementById("expYear").value;
    cardData.cardCode = document.getElementById("cardCode").value;
 var secureData = {};
    secureData.authData = authData;
    secureData.cardData = cardData;
```

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Authorize.Net Accept.js

Simple 3 Step Integration

Step 3.

```
function responseHandler(response) {
    if (response.messages.resultCode === "Error") {
        var i = 0;
        while (i < response.messages.message.length) {
            console.log(
                response.messages.message[i].code + ": " +
                response.messages.message[i].text
            );
            i = i + 1;
        }
    } else {
        console.log(response.opaqueData);
    }
}
```

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Accept Customer

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Authorize.Net Accept Customer
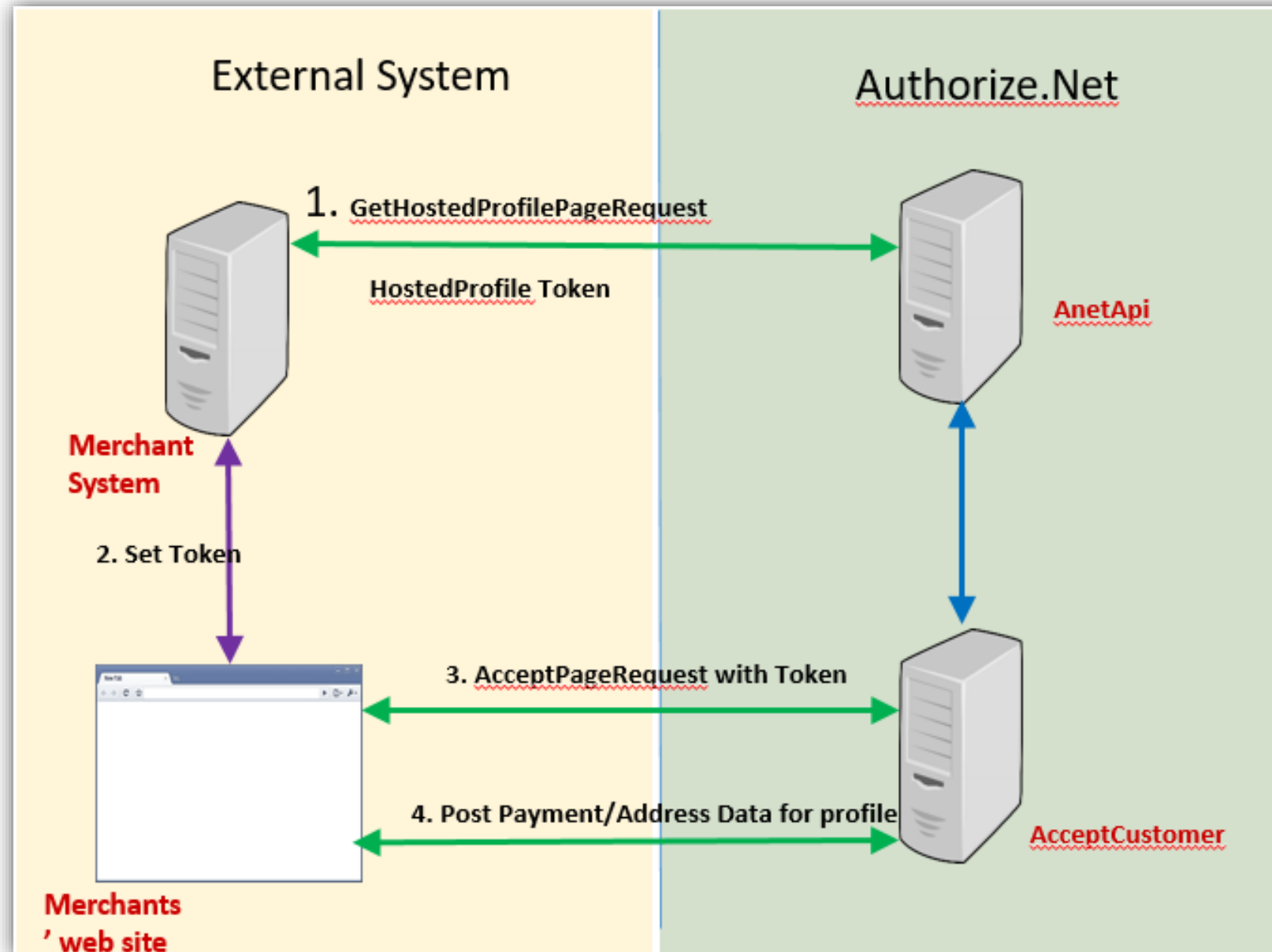

```xml
<getHostedProfilePageRequest
xmlns="AnetApi/xml/v1/schema/AnetApiSchema.xsd">
  <merchantAuthentication>
    <name>API_LOGIN_ID</name>
    <transactionKey>API_TRANSACTION_KEY</transactionKey>
  </merchantAuthentication>
  <customerProfileId>YourProfileID</customerProfileId>
  <hostedProfileSettings>
    <setting>
      <settingName>hostedProfileReturnUrl</settingName>
      <settingValue>https://return.com/return/</settingValue>
    </setting>
    <setting>
      <settingName>hostedProfileReturnUrlText</settingName>
      <settingValue>Continue to confirmation.</settingValue>
    </setting>
    <setting>
      <settingName>hostedProfilePageBorderVisible</settingName>
      <settingValue>true</settingValue>
    </setting>
  </hostedProfileSettings>
</getHostedProfilePageRequest>
```

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Accept Payment (Hosted)

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Authorize.Net Payment (Hosted)

- **Call Flow** – very similar to Accept Customer
  Request ▸ Token ▸ Accept Payment Form ▸ Transaction

- **3 Payment Methods**
  i) card on file
  ii) credit card
  iii) eCheck

- **10 Options** in hostedPaymentSettings

- **3 Methods of Integration**
  i) Redirect to Accept Payment Form on Authorize.Net
  ii) Pop-up
  iii) Embedded iFrame

Authorize.Net Accept.UI

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Accept.UI Overview

Merchant Page

AcceptUI.js

Accept Pay   x

CARD NUMBER*

EXP. DATE *   CARD CODE

FIRST NAME   LAST NAME

ZIP

Pay Now!

Accept.js

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AcceptUI — Combines the flexibility of our Accept.js solution with the PCI compliance profile of our Accept Hosted product to provide a simple, intuitive, secure payment experience which can be integrated into any application regardless of the business flow

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Authorize.Net Accept.UI

Simple 3 Step Integration

Step 1. Add path to load AcceptUI.js

```
<script src="https://jsced.labwebapp.com/v3/Acceptui.js"></script>
```

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Simple 3 Step Integration

Step 2. Add the button element

```
<button   class="AcceptUI"
         data-
billingAddressOptions='{"show":true,"required":false,"format":"short"}'
         data-apiLoginID="mbld_api_%6825SuS"
         data-
clientKey="78x5q27A5sVDX2jpx8n63ZftfVwK6udtgkT3zyh2D6U9Fv2n27PdPsngTK
AtFuDs"
         data-acceptUIFormBtnTxt="PAY NOW!"
         data-acceptUIFormHeaderTxt="PAYMENT CARD DATA"
         data-responseHandler="responseHandler">
Load Payment Form
</button>
```

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Authorize.Net Accept.UI

Simple 3 Step Integration

Step 3. Add callback function

```
function responseHandler(response) {
    if (response.messages.resultCode === 'Error') {
        populateErrorMessage(response);
    } else {
        Console.log(response.opaqueData)
    }
}
```

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Authorize.Net Accept Suite
Product Demo

Authorize.Net Accept Suite

Developer Resources

➤ Authorize.Net Developer Center https://developer.authorize.net/

➤ API Reference https://developer.authorize.net/api/reference/index.html

➤ Accept Suite page on www.authorize.net
https://developer.authorize.net/api/reference/features/accept.html

➤ PCI Eligibility Overview and White Paper
https://www.authorize.net/content/dam/authorize/documents/coalfire_authorize.net_acc
ept_saq_eligibility_white_paper.pdf

➤ Developer Getting Started Guide (Hello World)
https://developer.authorize.net/hello_world/

➤ Accept Sample App

➤ https://github.com/AuthorizeNet/accept-sample-app

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Submitted Questions

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More solutions.
More support.
More strength to stand on.

Now you're good to grow.

Thank you