

# Two Step Credit Card Security™

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This two-step authentication process provides a second level security to prevent fraudulent Card-Not-Present purchases.

The following must be included in a Card-Not-Present credit card payment to a payer as step one:

1. Card number and required security content like card expiration date, security code that is on the card values required by the receiver (payee).
2. The amount prescribed to be paid.
3. Information identifying the person to receive benefits from the payment. This can be invoice number, payer's identification code or other content prescribed by the receiver.

The amount prescribed to be paid will be visible to the payer and receiver.

The above information will be submitted to the card payment system except the amount will be decreased or increased by a small amount. The amount changed is step two.

The payer will be told they must log into their card account and get the receiver name, payment date, last four digits of credit card and the amount. The payer must send this information to the receiver before receiving the benefits.

An alternative security method is to make two small random charges to payer's card. The payer must get these charges from their credit card account. The payer must send this information to the payee before receiving the benefits.

You can test our secure card-not-present security process as a merchant or a prospective merchant. Follow the link below :

<http://payaws.com/BuyNow/SingleBuyNowProduct.php>