



Instructions on using Overseas Card 3D

2010.09

* Sep 1, 2010 Ver 1.0

√ Instruction on using Overseas Card 3D Secure

1. Overview of Overseas Card 3D Secure

1) Background of Introducing the Overseas Card 3D Secure

⇒ Allat introduced 3D Secure for overseas card (hereafter referred to as 3D Secure) with the recommendation of the Financial Supervisory Service and credit card companies due to the increase of chargeback of overseas cards.

2) Definition of Overseas Card 3D Secure

⇒ 3D Secure is an authentication service developed by VISA Card, and it is a service that allows only the owner to use the credit card (VISA, MASTER, JCB) online through a 3D authentication password.

⇒ Overseas card 3D Secure support card: VISA, MASTER, JCB

3D security is not supported for other foreign cards

2. Overseas Card Payment Window

The Allatpay payment window is a payment system that applies outstanding safety and security by configuring world standard encryption algorithms. The Allatpay payment system uses SSLv3/TLSv1 application and RSA open key encryption algorithms, and applies contamination prevent solutions for data caused by MIDS hash function for excellent safety and security. In addition, through system redundancy, stable services are provided and while also providing safe electronic payment through minimization of errors.

In order to use payments using overseas cards, the Allat payment window must be properly installed. If the Allat payment window is not installed, you cannot make payments using overseas card 3D secure. Thus, you must install the Allat payment

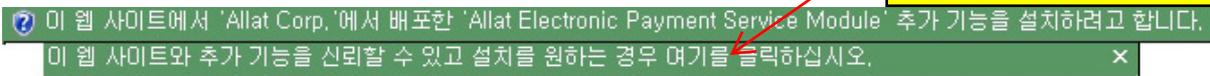
window. (You must first install Active X for the Allat payment system. You will then be able to use it Internet Explorer)

1) Install Active X for payment

: To make payments with an overseas credit card, you must first install the additional function of Allat Electronic Payment Service that is distributed by Allat Corp.

- ① Click on the message on the upper part of the internet browser when making payments and install the payment Active X.

it says "click here if you can trust and wish to install the additional functions of this website - - > click



(This website installation of additional functions of 'Allat Electronic Payment Service Module' distribute by 'Allat Corp.' Please click here if you can trust and wish to install the additional functions of this website.)

Install button; Please click on the button

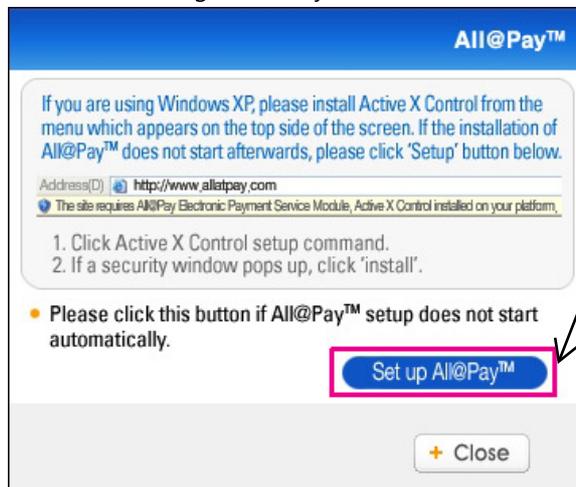
it says "are you going to install this software (Allatpay)?"



Click the install button on the above window and the Allatpay Active X will be installed. When installed, the internet browser will automatically be reloaded making payments possible. .

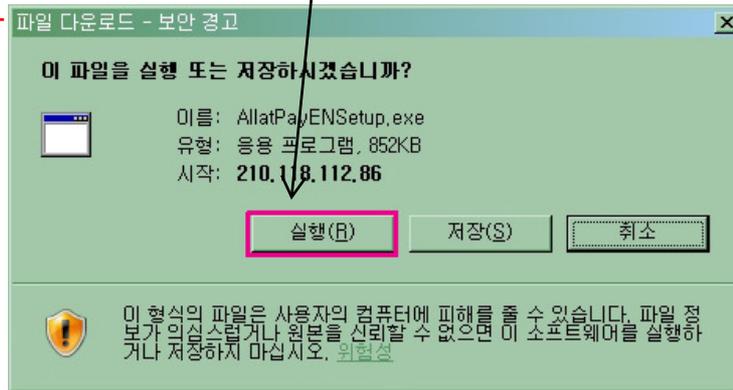
- ② When installing manually, the below screen will appear.

Finally please set up All@Pay!! with click on it



it says "file download"

Run button; click on the run button



Click on the Run button as seen above and manually install the Allatpay Active X. When installing manually, it will not be automatically reloaded so you must reload the payment window by pressing F5. (At this time, please be aware that the contents that you entered for payment may be initialized)

When the automatic or manual installation window closes while making payments, please connect to <http://www.allatpay.com/download/component/AllatPayENSetup.exe> and install it again.

3. Overseas Card 3D Secure Procedure

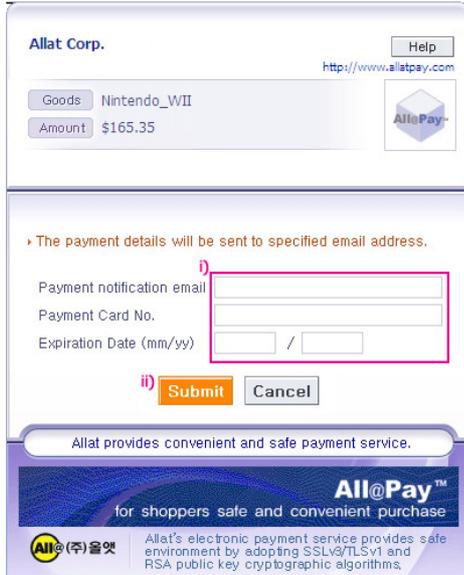
1) Overseas Card 3D Secure Conditions

- ⇒ Overseas Card 3D Secure services are provided by the company issuing the credit card and it can be used only when the owner of the card registers a 3D authentication password with the issuing company.
- ⇒ Thus, if the overseas card issuer does not provide 3D Secure services, payments cannot be made. Please use another card where 3D authentication is available.
- ⇒ 3D Secure registration methods differ depending on the bank issuing the credit card or the country. Please contact the bank that issued your credit card and ask about 3D authentication methods.

2) Overseas Card 3D Secure Procedure

▶ When an overseas credit card issuer offers 3D Secure services and the owner of the card registers a 3D authentication password

Example)

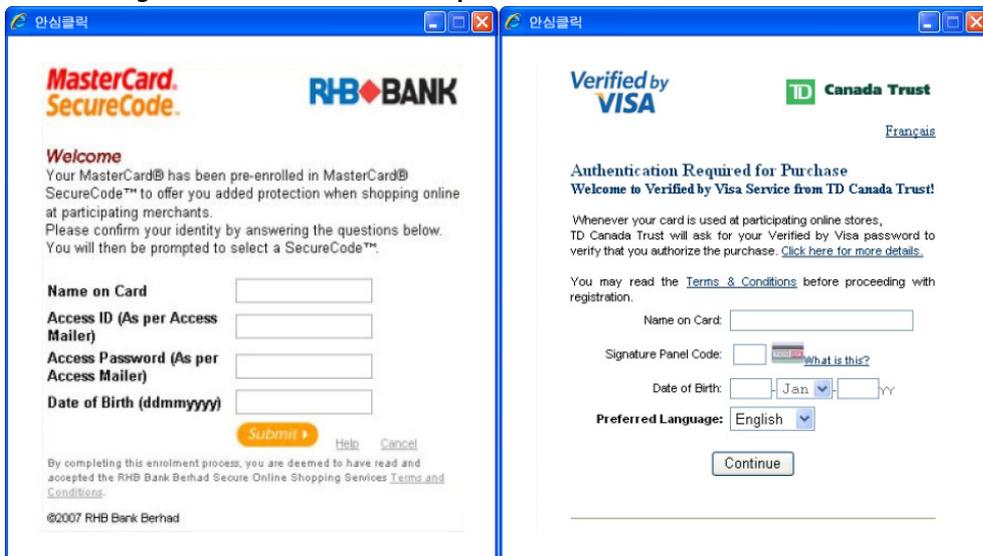


- i) Enter e-mail, card number, expiration date in the Allat dollar payment window
- ii) Click on the submit button



- iii) Enter the 3D authentication password of the card owner in the overseas card 3D Secure window

▶ [When the overseas card company offers 3D Secure services but the owner of the card did not register 3D authentication password



When a 3D authentication password is not registered with the credit card issuer, this screen appears. Thus, register a 3D certification password and you can make normal transactions.

► **[When the overseas credit card company does not offer 3D Secure services]**

: In this you case, you cannot make payments. You must use a different card.

4. Overseas 3D Card Authentication Error

- ① **301** Bin range cannot be checked: Contact the credit card issuing company.
- ② **302** Bin range is not registered in Card bin range server: The credit card company did not register the respective card number BIN in the VISA 3D server.
- ③ **303** You did not join the 'safety click'. The owner of the card did not register with VISA 3D authentication.
- ④ **304** Cannot check membership due to the card company system problems: This may be a temporary problem so please try again later. If this error message continues to popup, please contact the card issuing company.
- ⑤ **995** Authentication failed. Cannot confirm authentication results. Please contact the issuer.

5. Misc.

1) Other information pages

- ① VISA 3D information page:

http://usa.visa.com/personal/security/visa_security_program/3_digit_security_code.html

- ③ MASTER Card authentication information page

: <http://www.mastercard.com/us/personal/en/cardholderservices/securecode/index.html>