



## BMT Micro, Inc. Selects /n software's 3-D Secure MPI solution for Java

### The Challenge

- Provide an e-commerce solution with the added layer of security offered by 3-D Secure MPI.
- Find a solution that is easily implemented, meeting your needs now and in the future.
- Control merchant fees while offering the benefits of 3-D Secure technology.

As the Internet has become part of our daily lives, e-commerce has evolved into a common vehicle for buying and selling goods or services. Despite its rapid growth and popularity, e-commerce can be a double edged sword. About 60% of e-commerce chargebacks are deemed cardholder unauthorized. Visa developed the 3-D Secure protocol in an effort to improve the security of online purchases, and services based on the protocol have since been adopted by MasterCard and JCB International. With the rise of online card fraud, merchants look to technology that will help them reduce revenue losses and chargeback exposure.

BMT Micro, Inc. provides online e-commerce services for shareware developers. Like most online merchants, BMT Micro was seeking to increase customer satisfaction and promote the growth of their e-commerce business, while reducing operating costs. They wanted a solution that, once initiated on their website, would interact with both the cardholder and the card issuer. A solution that is 3-D Secure offers safe and reliable payment processing by having the issuing bank authenticate the cardholder, and provide evidence of the online transaction. While this helps merchants reduce fees associated with credit card fraud, 3-D Secure solutions themselves can be costly, and payments to MPI providers often include set-up fees, monthly fees and per transaction fees.

“We needed a cost-effective 3-D Secure solution that supported Java,” said Peter Nielsen, IT Manager, BMT Micro, Inc. “/n software’s 3-D Secure MPI solution had been market-tested, and enabled us to easily provide a secure solution for e-commerce transactions, and remain profitable.”

### The Solution

- Provide secure Internet transactions to customers with /n software 3-D Secure MPI.
- A Secure and reliable channel of communication between cardholder and issuer.
- A flexible solution that has been commercially tested and offers great support.

The /n software 3-D Secure MPI is Visa Certified 3-D Secure, MasterCard Secure Code, and JCB J/Secure authorization component. The 3-D Secure component allows easy integration of Verified by Visa, SecureCode, and J/Secure capabilities into online shopping carts, websites, and merchant systems. Easy to use component interfaces offer extraordinary flexibility to software developers, enhancing the integration process, and reducing man hour requirements.

The authorization process take place in real-time, facilitating the purchasing experience of the cardholder, making e-payment security as easy as possible.



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“The /n software 3-D Secure MPI is flexible, and very easy to use. Integrating 3-D MPI solution with our website and back office environment took one developer less than a week.”

– Peter Nielsen, IT Manager, BMT Micro, Inc.

## The Result

- A 3-D Secured offering increases consumer confidence, making a purchase more likely.
- The /n software 3-D Secure MPI gives online merchants a market-tested solution at a fraction of the cost.

Users making online purchases with BMT Micro feel secure about shopping online, knowing they benefit from the protection of 3-D Secure technology, certified by Visa, MasterCard and JCB. 3-D Secure protects BMT Micro from chargebacks even if a cardholder is not enrolled in a 3-D Secure program. Implementing the 3-D Secure MPI solution from /n software makes customers feel more secure, and makes accepting credit cards from foreign countries less risky.

“The /n software 3-D Secure MPI is easy to work with,” explained Nielsen. “It is the most cost-effective way to offer 3-D secure transactions for customers, and allowed us to obtain favorable rates.”

Using the /n software 3-D Secure MPI solution, lets BMT Micro, Inc. offer an e-commerce environment where customers can safely and reliably complete transactions.

**About BMT Micro, Inc.** – BMT Micro, Inc., known as BMT by most of our customers, is a leader in software distribution and order fulfillment. Founded in 1992 before the Internet was a commercial medium, our business model has evolved with the times. One thing that hasn’t changed, though, is our commitment to our vendors and customers. You can reach the company via email at [tbrad@bmtmicro.com](mailto:tbrad@bmtmicro.com), on the World Wide Web at [www.bmtmicro.com](http://www.bmtmicro.com), or by calling (910) 792-9100.

**About /n software** – /n software is a leading provider of software components for Internet communications, security, and e-business development. Founded in 1994, /n software (pronounced ‘n software’) is based in Research Triangle Park, North Carolina. You can reach the company via email at [info@nsoftware.com](mailto:info@nsoftware.com), on the World Wide Web at [www.nsoftware.com](http://www.nsoftware.com), or by calling (800) 225-4190 or (919) 544-7070.

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