



## MasterCard® Internet Gateway Service (MiGS)

Just one of the ways we deliver value through MasterCard Strategic Processing Solutions



## Seize the e-commerce opportunity

The Internet is reshaping the way we do business. Boundaries disappear. Size no longer determines success. And opportunities are virtually limitless.

With Internet access having grown to over 1.5 billion people globally,<sup>1</sup> e-commerce has become one of the world's most significant trading channels.

MasterCard® has responded to the e-commerce opportunity by providing the MasterCard Internet Gateway Service (MiGS) within a suite of best in class products known as **MasterCard Strategic Processing Solutions** (MasterCard SPS).

MiGS is a wholesale, hosted solution for your merchants' Internet enabled payments traffic.

Now you can provide your merchants with a custom branded solution to manage and authorise any type of e-commerce transaction in over 145 currencies.

MiGS provides you with new ways to develop and enhance your merchant relationships.

MasterCard Internet Gateway Service—  
delivering truly comprehensive payment  
solutions to financial institutions  
and merchants.

### A truly comprehensive payment solution

As an integrated, turnkey service, your business benefits from a high performance, high availability system that's easy for your merchants to use and processes all major credit card and scheme debit card brands.

And, because it's run by one of the world's largest payment processors, you can be confident that MiGS will provide best in class security and deliver reliability that's second to none.

### The business opportunity

Merchants trading on the Internet rely on credit and debit cards as the primary form of payment. Accordingly, the ability to process these payments quickly and securely online is critical to their success. Consequently, acquirers are being requested to provide merchants with an affordable e-commerce payment solution that meets immediate requirements and will adapt to the changes and growth in e-commerce.

To support online payment requirements for the e-commerce industry, a solution must be scalable in its transaction processing capacity, rich and flexible in functionality, and compliant with the ever expanding industry security standards.

The cost of developing, installing, supporting and operating an Internet payment gateway can be difficult for many acquirers to justify given the rapidly changing market needs and growing cost of compliance.

In recognising the opportunities for acquirers to offer their merchants a secure, robust Internet payment solution, and to overcome the potential barriers for them in doing so, MasterCard has taken a leadership role in delivering MiGS.

Today, MiGS processes hundreds of millions of transactions for acquirers across the globe. From merchant websites to IVR call centres to mobile payment terminals, MiGS processes the transactions securely, quickly, and seamlessly.

1. Internet World Stats March 2009



## A new tool for acquiring and retaining customers

MiGS is an Internet payment gateway, branded and priced by you as the acquirer, which significantly reduces the complexity and costs associated with acquisition, enablement, support and payment processing for your e-commerce merchants.

### Key features

- Real-time online transaction processing
- Processes all major credit card and scheme debit card transactions
- Multi-currency processing
- Fully hosted payment page option to remove the PCI compliance burden from merchants
- Offers global merchants and e-commerce solution providers multi-acquirer processing from a single integration
- Online merchant administration portals
- Real-time transaction reporting and management
- Fully branded as the acquirer's own service
- Supports MasterCard® SecureCode™, Verified by Visa®\* and JCB J/Secure®\*
- Ongoing investment in features and compliance.

\*Registered copyrights or trademarks are the intellectual property of their respective owners.

### Key benefits

**Competitive cost:** Acquirers benefit from MasterCard's e-commerce infrastructure investment through reduced operational costs. In addition, the advanced acquirer and merchant functionality provides significant productivity benefits.

**Minimum development:** MiGS leverages the existing MasterCard global network connectivity by switching authorisation requests directly to the card issuer, so acquirers avoid the development, testing and certification costs of integrating an in-house or vendor provided Internet payment solution. Capture files, for clearing and settlement processing, are sent to the acquirer daily using the existing MasterCard network.

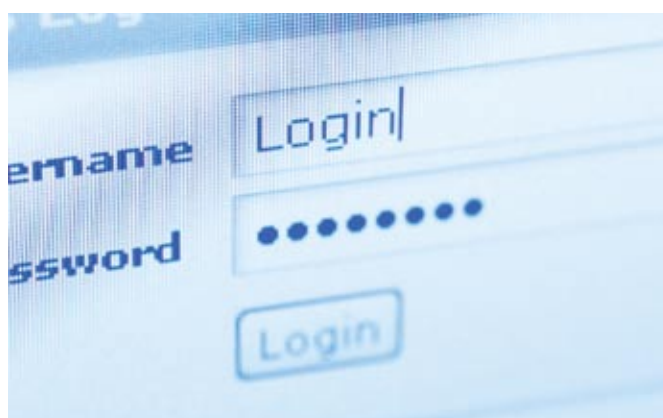
**Transparency:** Acquirers maintain control of their pricing, branding and merchant relationships.

**Powerful administration functions:** MiGS provides a range of powerful reconciliation and reporting tools, from simple browser-based transaction query and administration functions to complete integration into sophisticated ERP systems.

**Integration into acquirer merchant services and support infrastructure:** MiGS integrates easily into an acquirer's existing merchant sales, support and service functions. Staff are granted various levels of security access to provide support for merchants from application approval to password reset and transaction queries.

**Fully redundant processing:** MiGS is supported by an onsite, hot standby system and a remotely located disaster recovery system.

**PCI compliant:** Compliance with the Payment Card Industry Data Security Standard ensures the highest levels of data protection.



### The time to act is now

Whether an acquirer or merchant, your business is one of many competitors vying for a powerful new role among e-commerce payment opportunities.

Contact your MasterCard Account Team to find out more about MiGS and our suite of processing solutions.



## Find out more

To find out how your organisation can benefit from the MasterCard Internet Gateway Service, contact your MasterCard Account Team today or visit our website: [mastercard.com/mastercardsps](https://www.mastercard.com/mastercardsps)