

worldpay

Client Side Encryption

Simple encrypted card payments



GATEWAY

Why choose Worldpay Gateway?

1

Single integration allowing access to full suite of functionality

2

Robust, global, high-capacity solution

3

Customer-led innovation and insight



What is CSE?

Client Side Encryption (CSE) is the latest integration method that allows you to take full ownership of your consumers' payment experience whilst removing the need for you to come into contact with card data.

Through the innovative use of encryption, CSE helps reduce the scope and cost of PCI DSS on your business.

In order to optimise integration, Worldpay offers a collection of Software Development Kits (SDKs) in a range of languages for both mobile and web. Our SDKs mask the complexity of sophisticated encryption techniques, so integration remains simple and fast.





The following steps outline how CSE works:

- 1 Merchant uses a public key to encrypt sensitive card information on a consumer's browser or native app.
- 2 Encrypted information is transmitted to the merchant's server.
- 3 Merchant creates transaction with Worldpay.
- 4 Worldpay receives transaction, decrypts the card information and processes the transaction.
- 5 The transaction is authorised and Worldpay passes the response back.

How does CSE work?

CSE encrypts card data before it ever leaves the payment pages, so it is securely transmitted to Worldpay.

By using public/private key encryption, we ensure that only Worldpay can decrypt the information once it has been secured.



Key benefits

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Top 5 benefits of CSE



Simple integration

Through the use of SDKs, Worldpay enables merchants to integrate CSE with the least amount of effort and cost.



Fast and reliable transition

Speed is one of the main benefits of CSE. Encryption only requires a single request to transmit the data to Worldpay, which is vital for mobile devices with intermittent connectivity.



Additional security

To protect merchants from fraud, data is encrypted before it is sent through the network, removing any possibility of interception while on route to Worldpay.



Reduced PCI DSS burden

Traditional methods of merchant-hosted payment pages are not always cost-effective. CSE has the potential to reduce PCI DSS cost and scope.



Interoperability

CSE works with all existing gateway functionality from Worldpay including 3D Secure, Tokenisation, zero-value authorisation, etc.



Contact Worldpay

Please visit worldpay.com/global/products/gateway-services for more information.

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