## Abstract

### Computer system and computer-implemented method for processing a card-not-present transaction initiated from an e-commerce site

A payment network server for processing a card-not-present transaction initiated by a cardholder of a payment card on an e-commerce site is described. The payment network server comprising a transaction module and an authorisation request module. The transaction module is configured to (i) receive, from a merchant server associated with the e-commerce site, a payment transaction request comprising at least a cardholder account number, a payment amount and a combined code entered by the cardholder, the combined code comprising a card verification code (CVC) associated with the payment card and a personal identification number (PIN) associated with the cardholder and (ii) transmit a payment transaction response comprising an approval or a refusal for the card-not-present transaction to the merchant server. The authorisation request module is configured to (i) transmit a request for authorisation to proceed with the card-not-present transaction to an issuer server, the request for authorisation comprises the cardholder account number, the payment amount and either the combined code or the CVC and the PIN derived from the combined code, for the issuer server to verify the CVC and the PIN.

[Figure to print with the abstract: Fig. 1]