

Abstract

Computer system and computer-implemented method for authenticating a card-not-present payment transaction

A merchant server for authenticating a card-not-present payment transaction initiated by a user at a merchant portal using a user device is described. The server comprises a transaction module and an authentication module. The transaction module is configured to receive a transaction request comprising at least a payment card identifier and a user device identifier associated with the user device from the user device and the authentication module is configured to: (i) determine whether the payment card identifier and the user device identifier are registered for making payment at the merchant portal; (ii) transmit, to the user device, an authentication request comprising a request for an authentication information input to authenticate the card-not-present payment transaction if the payment card identifier and the user device identifier are registered for making payment at the merchant portal; (iii) receive, from the user device, an authentication response comprising the authentication information input; (iv) authenticate the authentication information input using stored authentication information registered for authenticating card-not-present payment transactions between the user and the merchant using the user device and the payment card identifier; and (v) transmit, to an issuer server, an authorisation request comprising an authentication indication to indicate that the authentication information input has been authenticated.

[Figure to print with the abstract: Fig. 3]