

The Consumerization of Retail

Securing Payments with APIs



The 21st century has brought a paradigm shift to retail—no longer were traditional brick and mortar and mail-order catalogs good enough. Retail was forced to support the digital consumer—first by moving the catalog to the web, then through digital sales. As Web 2.0 brought standards for authentication, payments, and even APIs, the digital storefront became dynamic, and could even spread across the web through affiliate programs (i.e. Expedia travel deals popping up on travel websites). And we now see yet another paradigm shift—the world of mobile.

The Mobile Storefront

The shift to mobile was incredibly quick—and users just as quickly adapted to the mobile user experience (the UX—the summation of the look, feel, and response of interacting with a device). While many retailers simply expect their customers to use an existing web-based digital storefront on a mobile device, that doesn't provide the experience that customers demand. Web-based digital storefronts simply **MUST** be adapted to mobile, or users will migrate to digital storefronts that successfully make the shift. This means lighter standards to meet the requirements of mobile, creating a storefront that matches the mobile experience, recognizing customers, and most importantly, ensuring that all aspects of the digital transaction are secure. As a result, many organizations are transitioning to API management solutions to create a single, secured access point to backend data and applications (including inventory, product details, orders, payments, etc.) from varied channels: web, mobile, or even the Internet of Things (IoT).

The CA Technologies Approach

The industry leading API management and security solution from CA Technologies provides a platform that allows retailers to deploy a digital storefront that bridges the web 2.0/3.0 world and mobile into a seamless solution. By providing the secure foundation that the financial industry demands, digital storefronts can be deployed that ensure the security of the transaction while providing the mobile user experience that your customer expects.

*“Gartner research shows that 47% of consumers own either a smartphone or both a smartphone and regular mobile phone. The number of smartphone owners will increase even more as the cost of smartphones decrease. As smartphones become even more prevalent, mobile commerce-related transactions will continue to grow at a rapid pace, and online sellers need to be prepared. Online sellers need to understand what buyers are currently doing and anticipate doing with their smartphones to accommodate them and remain competitive. A positive customer experience is critical for mobile adoption.”**

*Gartner, “Improve Your Customers’ Digital Experience with a Solid Mobile Strategy”, Penny Gillespie, 15 October 2013

A Secure Multi-Channel Retail API Platform for Your Customers

The CA API Management and Security Suite offers a range of key features to enable a high-capacity payment platform and supports the required technical and regulatory requirements.

CA API Gateways integrate with existing identity and access management systems, providing single sign-on (SSO) for both employees and customers. CA also integrates with social networking sites, allowing SSO to extend beyond the enterprise.

Using the PCI-DSS compliant CA API Gateway technology, retailers can ensure all payment transactions are appropriately secured and encrypted, with additional data validation and verification controls in place to guarantee transactional integrity.

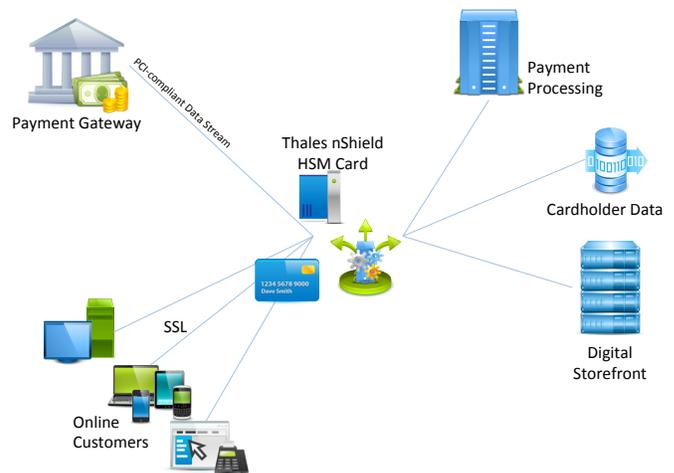
Benefits

CA offers an enterprise-grade solution that has been proven across several tier-one payment networks and financial institutions, and delivers scalable API infrastructure for a variety of payment products.

The key benefits include:

- PCI-DSS compliance for data security and end-to-end transport encryption
- Advanced OAuth tools to enable context-based authorization and broker cloud-based payment credentials
- Data validation and verification to ensure transactional integrity

Reference Deployment Architecture



For more information, please visit ca.com/api

CA Technologies (NASDAQ: CA) creates software that fuels transformation for companies and enables them to seize the opportunities of the application economy. Software is at the heart of every business, in every industry. From planning to development to management and security, CA is working with companies worldwide to change the way we live, transact and communicate – across mobile, private and public cloud, distributed and mainframe environments. Learn more at ca.com.