

Payment Systems for Telesales, e-Commerce, and Mail Order

“A technically superior solution, with industry-standard security credentials and class-leading reliability.”



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Introduction

CreditCall offers the highest value multi-channel payment solution currently available. Whether you are setting up a new enterprise or adding web, telesales or PoS payment to an existing business, CreditCall can provide you with ultra-high reliability card payment processing at exceptional rates.

What is it?

CreditCall offers a complete range of credit and debit card payment services based on the well-established CardEase payment protocol. It is the secure link between your systems and the bank, through which your customers' credit and debit card transactions will pass. Uniquely, with CreditCall, you are able to view, manage and report on transactions via a common web-based management system, regardless of how the payments are taken.

The entire processing service is operated on a worldwide network of four independent processing nodes, replicating data with each other in near real time providing the highest levels of data integrity and availability, all within a PCI DSS Level 1 certified security framework.

The CreditCall payment products

- **Direct Integration** of the CardEaseXML payment protocol into the merchant's website, or call centre telesales application allowing both fast transactions and refunds.
- **Payment Page** - a simple hosted web payment page able to be implemented fast, with just a few lines of code.
- **WebMIS** - the comprehensive web-based reporting system to manage transactions and produce reports.
- **Virtual Terminal** - An optional feature within WebMIS allowing manual transactions to be entered for mail order / telephone order (MOTO).

The key benefits

- **Reliability and availability.** Our robust network with multiple processing nodes ensure unmatched reliability.
- **Cost effective processing.** Benefit from our simple “per transaction” with flexible pricing options and no hidden charges. In comparisons with other payment gateways, CreditCall is consistently the best value solution.
- **Straightforward integration process.**
- **All major banks supported.** CreditCall is certified by all the major UK banks as a payment service provider - you can use your existing merchant account.
- **Multi-currency support.** Available from most acquirers, some with settlement currency options.
- **Assistance with merchant accounts.** Through our banking relationships we can support merchants looking to make savings on acquiring charges.
- **Free technical support.** Knowledgeable real people answer the phone to support your business - no premium rate support lines or overseas call centres.
- **Multi-level standalone or integrated reporting.** We give you the tools to fully manage all transactions through either WebMIS or from your own applications via a SOAP interface.
- **Highest levels of security.** CreditCall's PCI DSS Level 1 certification is your customers' assurance that their details are secure.
- **Fraud prevention.** You can be sure your business is protected as far as possible from fraud, since CreditCall supports the latest 3-D Secure technology used by the card schemes.



“CreditCall is a leading international cashless payment services provider; transaction processing for any terminal, using any communications method, anywhere in the world.”



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CardEaseXML Payment Protocol

Introduction

CardEaseXML is the specification for performing payment transactions using the CreditCall CardEase platform. One of the prime goals of CardEaseXML is to provide a means for virtually any internet-enabled terminal to perform credit and debit card transactions, regardless of platform or programming language. CardEaseXML builds on the functionality of CreditCall's earlier CardEaseIP, now supporting CSC, AVS, Verified by Visa, MasterCard SecureCode and EMV transactions.

A CardEaseXML request authorisation message document contains information such as card details and amount in the request that is required to perform a transaction. In the response document, sent from the CardEase platform back to the terminal, information such as the result, authorisation code and transaction reference are provided.

Key benefits

- Easy to integrate
- Pre-build client components suitable for most popular development languages
- Fast, flexible, and reliable
- Multiple processing sites for maximum possible global availability
- Multi Country, Multi Currency
- High Security using industry-standard encryption
- EMV capable

Security

Information passed to and from CardEaseXML is fully secured to prevent others being able to view sensitive information. This is accomplished using SSL (Secure Socket Layer). SSL is a mechanism used to create and secure a connection between computers. It encrypts data sent and checks the identity of who it is being sent to. SSL is the standard method used over the internet, employed by all major websites to secure payments.

It is identifiable on web pages by the prefix specifying https rather than http. This is the simplest method and the option preferred by most integrators.

Transaction type support

CardEaseXML supports the following types of transactions:

- Authorisation (funds are authorised but not settled pending a confirmation from client)
- Authorisation and Capture (funds are authorised and settled)
- Pre-authorisations
- Token authorisation - where a secure Hash (token) of the card details is returned with the authorisation response, and can be stored and used for future transactions
- Refunds
- Voids (where a transaction is excluded from settlement, in effect cancelling it)
- MOTO/CNP – Mail-order/telephone order, (card not present)
- CAT – Card Activated Terminal (card present)
- ICC – Integrated Circuit Card (Chip and PIN or EMV transactions)
- Attended (general face to face retail transactions)

Integration using pre-built software components

To assist in the integration a number of pre tested components are available that simplify the process. These are available for most major programming languages in the form of .Net, Java, PHP or ActiveX modules.

The benefits of using these objects are reduced testing for the integrator as the components have been pre-tested to current payment scheme specification. It also greatly reduces support requirements. Generally it is easier to use these objects than integrating the native CardEaseXML protocol.

Hosted Payment Page

“We chose Payment Page for its simplicity, plus the reliability of the CreditCall system. We simply cannot afford to lose transactions though payment system failure.”



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Introduction

CreditCall provides a number of e-Commerce payment services under the brand eKashu. eKashu Hosted Payment Page is a simple, configurable, checkout page that can be called from any website to give visitors the facility to pay for goods or services by credit and debit card.

How it works.

When a visitor reaches the point in an e-commerce transaction where payment is required, they click a “Pay now” button and are redirected to the eKashu Payment Page to enter their card details.

Authorisation takes place within seconds and they are returned to the merchant's website. No sensitive cardholder information needs to be taken or stored on the merchant's site, thereby removing the need to maintain highly secure encrypted databases, or obtain digital certificates.

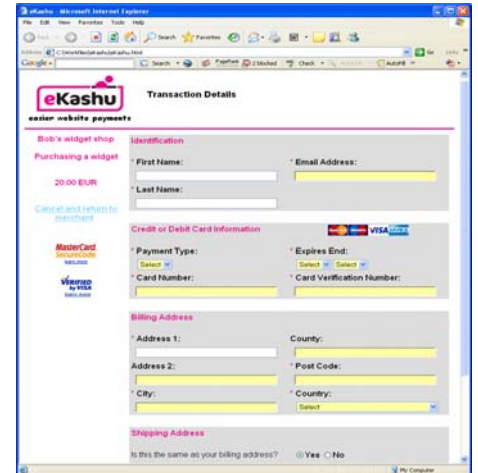
It is designed for merchants who use shopping carts, have little experience in server side scripting, or who use shared web servers that do not offer database services. It also has the benefit that sensitive cardholder information is not stored by the merchant, making compliance with PCI DSS less arduous.

Easy to set up: eKashu Payment Page is readily integrated with most of the major shopping carts.

Simple Integration: With just a few lines of HTML, the website can be ready to accept payment. A straightforward integration guide is provided for developers.

Complete security: The merchant's customers enter their card details on the eKashu secure payment pages, so we take care of the transaction security for them. The merchant never sees the card details, so is not responsible for keeping them secure.

Anti-Fraud measures: Payment Page fully supports CVV, Address Verification System (AVS) and 3-D Secure (Verified by Visa and MasterCard SecureCode, for the best possible protection against fraud.



Customisable: Using CSS, the merchant's developer can maintain brand image by customising the payment pages to the look and feel of the merchant's site.

E-mail alert options: We can send an e-mail to the merchant and/or customer to confirm the status of each transaction.

Reporting/Management: Access to CreditCall's WebMIS is provided free with eKashu Payment Page so merchants can view and manage all transactions and refunds from any web-enabled computer.

PCI DSS Certified: CreditCall is Certified to the Payment Card Industry Data Security Standard to Level 1.

NEW! PayPal option: If you have a PayPal account, you can offer PayPal as a direct payment method on the actual payment page, as PayPal ExpressCheckout is now integrated.

General Requirements for use:

- An e-Commerce Merchant Account* with a major UK or Irish Bank.
- A web developer conversant with Basic HTML, scripts and CSS.
- Optional - A PayPal account

*CreditCall is able to assist merchants with setting up new or alternative merchant accounts at preferential acquiring rates. Contact CreditCall sales for details.

“3-D Secure is a simple process that delivers the highest possible security for web transactions and reduces fraud risk for merchants and shoppers alike.”



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3-D Secure Merchant Plug-in

Introduction

3-D Secure is a cardholder authentication technology employed by Visa (as Verified by Visa) and MasterCard (as MasterCard SecureCode). It is designed to provide an additional safeguard against fraud for cardholder not present transactions conducted over the web. 3-D Secure is now mandatory for merchants accepting payment by Maestro cards.

How it works

The first time a customer goes to pay for an order on a 3-D Secure enabled website they will see a pop-up or inline window appear asking them to register for Verified by Visa or MasterCard SecureCode with their issuing bank if they have not already done so. Once they have done this, and whenever they pay on a 3-D Secure website in future, they will see a page from their card issuing bank at the checkout stage asking for a password. The bank will verify the password and the transaction will continue as normal.

Benefits to the Merchant

- Reduced chargebacks. When a customer has been verified using 3-D Secure, the merchant will not be liable for a chargeback if the customer later denies the transaction. This is known as the liability shift. The merchant can still choose to accept a transaction that has not been verified, although the merchant would then have to contest any future chargeback.
- Reduction in the possibility of fraud since the use of stolen cards is made far more difficult.
- Lower acquiring costs. Many acquiring banks charge less for 3-D Secure verified transactions

CreditCall's 3-D Secure Solution

CreditCall offers a fully compliant 3-D Secure solution which works within both our hosted payment page, and the fully integrated CardEaseXML web payment products. Known as CardEaseMPI it is a Merchant Plug-in operating using the HTTP POST protocol.

Cards that are enrolled prompt the MPI to redirect the client's browser to the authentication page of the card issuer. The card holder will be asked for their password and alternatively provided with the ability to confirm their identity. Cards that are not enrolled in the scheme will either prompt the MPI to redirect the client's browser to the enrolment page of the issuer, or return control back to the e-Commerce site with the result of the 3-D Secure transaction. When the 3-D Secure process is complete the MPI returns control to a merchant-specified success or failure page.

CreditCall does not charge for providing this valuable service, and works directly with the merchants acquirer to enrol the merchant into the scheme. The process typically takes two weeks.

Token Authorisation for repeat e-Commerce & MOTO transactions

“Token Auth allows my loyal customers to return and purchase securely without the need to re-enter all their payment card details. A great customer service!”



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Introduction

Token authorisation is a unique feature that is built in to CreditCall's CardEaseXML e-Commerce payment processing solution. It allows a merchant to effectively “store” a customer's credit card details to save them time and trouble when placing a future order. This greatly enhances the customer experience through speeding the transaction process, yet is fully secured.

How it works

The first time a customer goes to pay for an order on the merchant's site, the authorisation is carried out via CreditCall. In the returned authorisation message, a card reference and a card hash (a cryptographic digest or checksum generated from the card details) are provided. The merchant can safely store these values on the order entry system or shopping cart, against the customer's name. The card hash and reference appear as random numbers bearing no relationship to the card details.

When the customer makes a subsequent purchase, the merchant can offer the option to pay with the previously used card, and submit the card reference and card hash to Creditcall for authorisation. CreditCall, being permitted to store the *actual* card number under PCI DSS conventions, can authorise the new transaction using this cardholder data.

The immediate advantage is that a returning customer is able to complete transactions faster, with fewer clicks and less data entry. This reduces purchase abandonment and is likely to raise sales revenue.



Key benefits

- Faster subsequent transactions for loyal customers.
- Likely increased order values and order frequency.
- Improved relationships with customers through greater convenience.
- Security of cardholder data is assured through CreditCall's compliance with PCI DSS.

WebMIS - CreditCall's card transaction management system

“A single web-based management tool for web-based, MOTO, POS and unattended transactions. Web-MIS provides unmatched flexibility for multi-channel retailers.”



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CreditCall WebMIS
Card payment solutions

Notices Reporting Terminal Account Logout

Reporting

- All transactions**
View any transaction which has been processed through your terminals.
- Revenue transactions**
View only transactions which have been approved and committed, sales and refunds only.
- Refunded transactions**
View only transactions which have been refunded.
- Pending transactions**
View transactions which are pending for commitment.

Client summary
View your transactions summarised by client.

Group summary
View your transactions summarised by terminal group.

Terminal summary
View your transactions summarised by terminal.

Bank submissions
View only transactions which have been submitted to the bank.

Prepared offline reports

Report 01/04/08 14:26:38

Download Excel File (78.50KB)
Download Zip File (20.27KB)

Transactions (Approved Revenue)

Terminal	Terminal	Merchant Reference	Card	Card	Card	Approved	Bank	Type	Settlement Amount
00000000000000000000	00000000000000000000	00000000000000000000	0000	MasterCard	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000
00000000000000000000	00000000000000000000	00000000000000000000	0000	MasterCard	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000
00000000000000000000	00000000000000000000	00000000000000000000	0000	MasterCard	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000
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00000000000000000000	00000000000000000000	00000000000000000000	0000	MasterCard	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000	00000000000000000000

Comprehensive transaction management

WebMIS is CreditCall's industry leading browser-based transaction management system that is available to authorised users anywhere they have web access. It gives e-Commerce, Mail Order and Telesales managers full access to their transaction and settlement data; from an overview of how an entire store is performing right down to manual confirmation of individual transactions.

Refund processing and audits

A secure log-in system allows only authorised administrators to action the voiding or refunding of transactions, and as a further safeguard, refunds can only be made up to the value of the original transaction. For audit purposes, offline reports can be produced on demand, and are delivered as MS Excel or ZIP files.

Virtual terminal

To simplify entering MOTO (Mail Order / Telephone Order) transactions, a simple online form is provided within WebMIS. Full address verification and CVV security is available, and transactions are authorised within seconds.

SOAP interface

For the most advanced integration of credit card transaction data into an operators existing back-office systems, a SOAP (Simple Object Access Protocol) interface allows clients to securely query the CreditCall databases *directly* without the use of the web based service. Any information in WebMIS is then also available programmatically via the WebMIS SOAP interface.



How to try out Virtual Terminal

“CreditCall’s Virtual Terminal is the simplest possible way to take payments by credit or debit card over the phone.”

Introduction

CreditCall has a freely-accessible test server for its WebMIS transaction management system. The WebMIS system includes a very useful facility called “Virtual Terminal” that can be used to manually enter card transactions. This is ideal for mail order/telephone order businesses where the number of transactions per month will be small. It is a web-based credit and debit card acceptance solution that doesn’t need any software to be installed.

You can explore the WebMIS demonstration system and try out the Virtual Terminal in complete safety, as follows:

1. Go to <https://testwebmis.creditcall.com>
2. Log in using **demo@creditcall.co.uk** and enter the password **demo12345**

You should see the main WebMIS page:



You can explore the various on-screen reports available using the test data provided.

3. To try the Virtual Terminal (for manually entered transactions and refunds), select “Terminal” from the tabs along the top of the page. This should open the on-screen form into which the transaction details can be entered.

4. Click the blue “Select “ button, and select one of the demo terminals. In a live system a different terminal would be used for each currency you wish to accept payments in.

5. Enter the transaction amount and card data into the fields provided. You can also enter a user reference to make it easy to find your transaction when using the reporting system later.

6. Click “Submit”, then confirm the transaction in the next screen.

7. Click the “Reporting” tab in WebMIS to locate your transaction, view the details of it and try out the refund facility.

If you prefer not to use your own credit card for this try-out, use one of these test credit card numbers:

Visa

PAN: 4012 0000 3333 0026

Valid From: 01/06

Expiry Date: 12/20

MasterCard

PAN: 5301 2500 7000 0191

Valid From: 01/06

Expiry Date: 12/20

Note: The CreditCall WebMIS test server is not connected to the banking system and transactions are not authorised or settled. Full card details are never visible so it can be used for unlimited testing without security worries.



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