

Card Authentication PopUp Window

for "Verify by VISA" or the equivalent MasterCard "SecureCode"

It appears that many customers are now seeing a PopUp window similar the example reproduced below. The content of the PopUp window is produced by your Card Issuing Bank and the layout and content can be specific to each Bank.

Secure Payment Page


Thank you for submitting your payment details.

This page is your gateway to MasterCard SecureCode authentication, which provides a more secure way for you to shop online. A MasterCard SecureCode pop-up window should have been displayed above this page.

To continue with this transaction, select one of the following options:

I closed the pop-up window, but I want to enrol or authenticate using MasterCard SecureCode. Please redirect me to the first payment page to start again. Continue 

I did not see the pop-up window, but I want to enrol or authenticate using MasterCard SecureCode. Continue

I do not want to enrol or authenticate using MasterCard SecureCode.
Continue 

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The PopUp may appear when entering either a Visa or MasterCard number and is a move by both Visa by using "Verify by VISA" or the equivalent MasterCard "SecureCode" system. The system is being introduced by your own Card Issuing Bank in conjunction with Visa and/or MasterCard, to improve security when paying for goods online. This PopUp window is displayed by your bank to encourage you to enrol as soon as possible, although in the example above there is the option not to enrol at this time, however, this is your choice but your Card Issuing Bank will eventually make it mandatory to join.

The Extract from the Worldpay Guide to Cardholder Authentication, relating to enrolling, is reproduced below in italics for you information.

After this extract, there are screen shots which show you what happens to a typical purchase, if you do enrol in the scheme, with the "Verified by VISA" Authentication window overlaid on step 3.

How does Cardholder Authentication Work?

What is Authentication?

Authentication is the process whereby the identity of the cardholder is verified by their issuing bank. When a MasterCard or Visa cardholder visits your store, our software automatically detects whether the issuing bank is participating and the cardholder is enrolled. If the cardholder is enrolled, a pop-up window is displayed and they are prompted to enter their password to verify their identity with their issuing bank. Through this simple process, the issuing bank confirms the cardholder's identity in real time.

Cardholders using payment methods other than MasterCard or Visa, and MasterCard and Visa cardholders who are not enrolled in the MCSC and VbyV schemes, are not aware of any changes in the payment process.

How does it work?

Cardholders can verify their identity with their issuing bank only if the following conditions apply:

- their issuing bank has signed up to MasterCard SecureCode (MCSC) or Verified by Visa (VbyV)*
- they have enrolled with their issuing bank.*

Once enrolled, when purchasing from a merchant enabled for MCSC and VbyV, cardholders are prompted by their issuing bank to enter a password to verify their identity.

How do cardholders enrol?

Enrolment of cardholders is the responsibility of the issuing bank, which is expected to take a pro-active role in encouraging their cardholders to sign-up to MCSC and VbyV over the coming months.

Self-enrolment

Enrolment may take a number of forms: for example, by visiting a registration site operated by the issuing bank. This is a one-time process. The registration process involves the cardholder:

- being asked a series of questions
- selecting a password to authenticate him/herself
- agreeing an assurance message. This will provide the cardholder with added confidence they are communicating with their issuing bank during the payment process.

Once this information is collected and the issuing bank has verified the cardholder against existing records, enrolment is complete.

Pre-enrolment

Some issuing banks are attempting to pre-enrol their cardholders for authentication. This means that an enrolment pop-up may be displayed when a cardholder submits their payment using the WorldPay Payment Page, asking them to enrol online. This increases the take-up of enrolment for the issuing bank. The subsequent impact of this is that cardholders may **not**:

- have the required functionality on their computer to allow a pop-up window to be displayed (they need JavaScript enabled and pop-up killer software disabled)
- be expecting a pop-up window and may close the window before it has finished loading, assuming it to be an advertisement
- want to enrol and may close the pop-up window (using the **X** in the top right-hand corner of the pop-up), rather than an Enrol Later button provided by the issuing bank within the pop-up window.

In order to assist these cardholders, WorldPay enable those who wish to enrol in an authentication programme to do so and allow those who wish to continue with their purchase to by-pass enrolment and proceed to authorisation, as normal. For further details, see [Further Support for Cardholder](#).

It is currently not clear how extensively issuing banks will use this process, or the exact nature of the screens that the issuing bank may use to enrol the cardholder (example screens are not yet generally available).

The cardholder still has to self-enrol by agreeing a password and other card and personal security details online before they can be authenticated.

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Payment Process - Showing Authentication PopUp Window

Successful Authentication

The following screens show an overview of changes to the payment process when an enrolled MasterCard SecureCode (MCSC) or Verified by Visa (VbyV) cardholder visits your online store and is authenticated by their issuing bank. A Visa cardholder is used here as an example. Cardholders making a payment with MasterCard follow an almost identical process.

Step 1

After deciding to buy, the cardholder selects the *Buy* button and the Payment Selection Page is displayed. The cardholder selects Visa as a method of payment. Note that authentication services are currently available only for the following cards: Visa, Visa Delta and Visa Electron.



Secure Payment Page

TEST MODE - this is not a live transaction

This payment page has been created by WorldPay for . Please review your purchase details, then click on a card or payment logo to proceed to the next page.

Description **Example payment**

Amount **£150.00**

Click on your payment method ?



Mastercard



Visa



Visa Delta



Visa Electron



Visa Purchasing

Cancel ✕



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For help with your payment click: [WorldPay Help](#)

Payment Selection Page

Step 2

The Payment Page is displayed. The cardholder completes their details, some of which may already be automatically completed and selects the *Make Payment* button (or equivalent button).



Secure Payment Page

TEST MODE - this is not a live transaction

Payment Method **Visa**
 Description **Example payment**
 Amount **£150.00**



Card Details

You must fill in fields marked with *

* Card number

Security code

* Expiry Date

* Cardholder's Name

Cardholder Details

You must fill in fields marked with *

* Billing Address

Postcode/Zip code

* Country

Telephone

Fax

* Email address

If you are enrolled for Verified By Visa, please ensure that Javascript is enabled. Pop-up killers should also be disabled before you proceed.



 START AGAIN

 CANCEL PURCHASE

MAKE PAYMENT 

Refunds and Returns

For details of our refund and returns policy, click [here](#).



WorldPay is part of the Royal Bank of Scotland Group. For help with your payment click: [WorldPay Help](#)

Payment Page

Step 3

The authentication pop-up window is displayed. The cardholder checks their details including a Personal Message which assures them they are dealing with their issuing bank. The cardholder enters a personal password agreed with their issuing bank before selecting the *Submit* button.

Note that help is provided by the issuing bank if the cardholder cannot remember their password. Wording and layout on the pop-up is managed solely by the issuing bank.

NOTE: If the cardholder closes the pop-up window in error, or is unable to display the pop-up window because of software problems, they are still able to make a purchase (see [Further Support for Cardholder](#)).



Secure Payment Page

Thank you for submitting your payment details.

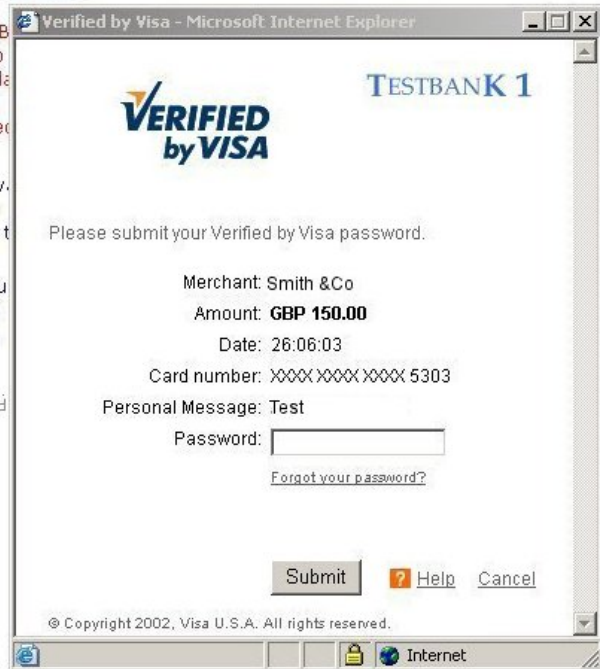
This page is your gateway to Verified By Visa. It provides a more secure way for you to complete your payment. A pop-up window should have been displayed.

To continue with this transaction, select one of the following options:

I closed the pop-up window, but I want to continue with my payment. I will be redirected to the first payment page to enrol or authenticate using Verified By Visa.

I did not see the pop-up window, but I want to continue with my payment. I will be redirected to the first payment page to enrol or authenticate using Verified By Visa.

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Pop-up Window

Step 4

If the cardholder is successfully authenticated by their issuing bank, WorldPay send the payment for authorisation. Following successful authorisation, the Results Page is displayed, as shown below. Note that this process takes only a few seconds.



Thank You.

This was NOT a live transaction - no money has changed hands

Thank you, your payment was successful

Merchant's Reference: **Cart Id**

WorldPay Transaction ID: **29168884**

Please contact WorldPay immediately if there has been a problem making your payment.

For further information about Verified By Visa authentication and details on how you can enrol, please click the logo.



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The Results Page

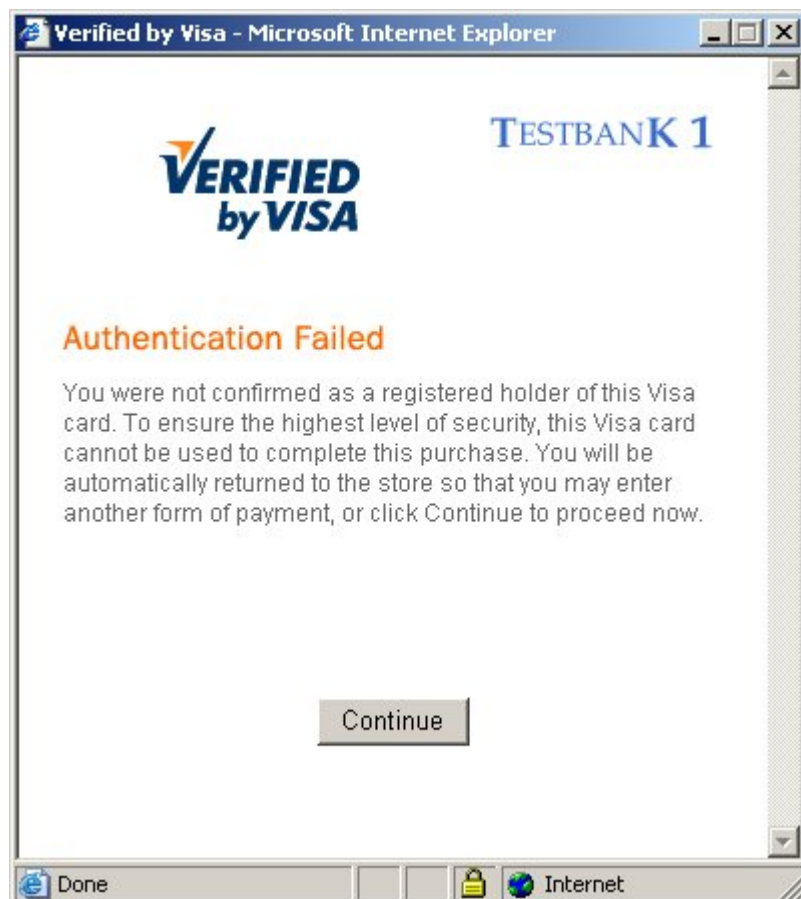
Step 5

The results of authentication are displayed in your Merchant Confirmation Email, Callback and in the Transaction Summary and Full Transaction Record. See [Managing your Authentication Results](#).

Unsuccessful Authentication

If a cardholder submits a wrong password then they fail to be authenticated by their issuing bank. The cardholder must select the *Continue* button and is then automatically returned to the WorldPay Payment Selection Page to select another payment method. Depending on the issuing bank, three or more attempts are allowed before authentication fails.

The issuing banks will serve a similar message in the pop-up to the one below:



Authentication Failed Pop-up

NOTE: When a cardholder fails to be authenticated by their issuing bank, the payment does not continue to authorisation. As no such transaction exists, it is therefore not recorded by WorldPay in the Customer Management System.