

# Worldpay Payment Process Pages

## - Including Authentication PopUp Window (when applicable)

### 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 *Checkout* or *Buy* button and the Worldpay Payment Selection Page is displayed. The cardholder selects Visa as a method of payment.



### Payment Selection Page

### Step 2

The Payment Page is displayed, the cardholder completes the details indicated by \*, some of which may already have been completed automatically, and selects the *Make Payment* (or equivalent) button.



### 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.

HELP is provided by the issuing bank if the cardholder cannot remember their password. Wording and layout on the pop-up is designed and managed solely by the cardholders 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.



### Secure Payment Page with Pop-up Window

### Step 4

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



### The Results Page

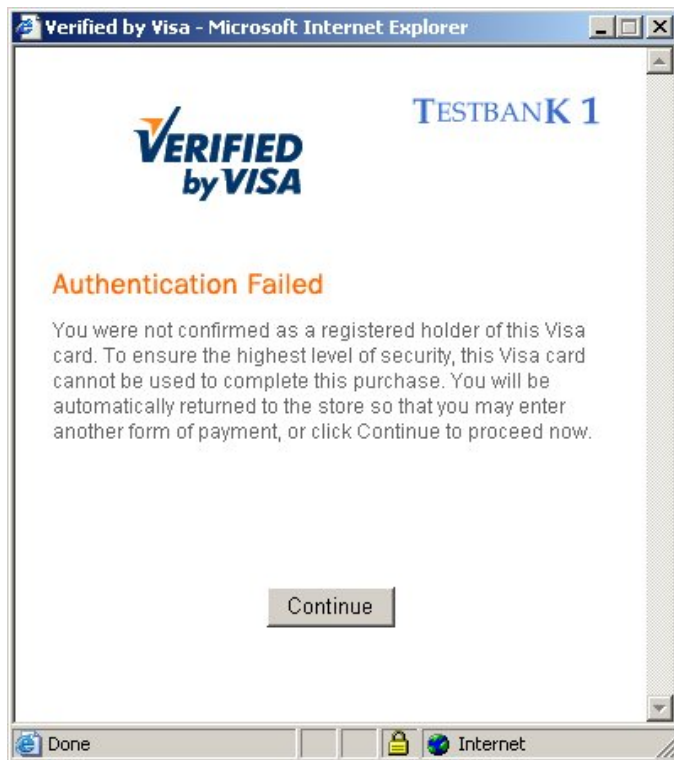
### Step 5

The results of authentication are displayed in your Merchant Confirmation Email, Callback and in the Transaction Summary and Full Transaction Record.

### 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 Card issuing banks will display a message in the pop-up, similar to the example 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.

*The above is based upon Worldpay Authentication Procedures information.*

**When the Transaction has been completed, the online Subscriber/Purchaser will receive an email similar to the Example below.**

**Transaction Confirmation -  
Please retain for your records.**

**Thank you**

Your transaction has been processed by WorldPay, on behalf of Porto Publishing.

**Transaction details:**

*Transaction for the value of: GBP 44.00*

*Description:*  
From: Porto Publishing  
Merchant's cart ID: AB38JR10000001  
Authorisation Date/Time: 09/Aug/2004 17:55:05  
WorldPay's transaction ID: 80911592  
This is not a tax receipt.

**Enquiries**

This confirmation only indicates that your transaction has been processed successfully. It does not indicate that your order has been accepted. It is the responsibility of Porto Publishing to confirm that your order has been accepted, and to deliver any goods or services you have ordered.

If you have any questions about your order, please email Porto Publishing at: [mail@portopublishing.com](mailto:mail@portopublishing.com), with the transaction details listed above.

**Thank you for shopping with Porto Publishing.**



When you submit your transaction for processing by WorldPay you confirm your acceptance of WorldPay's shopper privacy policy, a copy of which can be viewed at: <http://support.worldpay.com/shopper/privacy/>

To find out more about how your transaction was processed, visit WorldPay's Frequently Asked Questions at: <http://support.worldpay.com/shopper/faqs/>

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



**If the online Subscriber/Purchaser has requested a refund from Porto Publishing (ReSource Magazine) they will receive an email similar to the Example below.**

**Refund Notification**

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Your payment for goods to the value of: GBP 44.00  
WorldPay receipt for transaction ID: 80911592  
Description:  
Purchased From: Porto Publishing  
Merchant's cart ID: AB38JR10000001  
At: 9 Aug 2004 17:55:05 GMT

has been refunded in full  
Please contact the merchant at [mail@portopublishing.com](mailto:mail@portopublishing.com) should you have any queries regarding this refund.

The transaction id for this refund is: 80911413 Generated at: 9 Aug 2004 17:57:54 GMT

Thank you for using WorldPay internet payment systems.