

Epages 5 ST Payment Pages Cartridge

User Guide

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1 Overview

The SecureTrading payment cartridge integrates Epages 5 with the SecureTrading authorisation system.

The payment cartridge allows real time payment authorisations to be sent from an Epages 5 store to the SecureTrading network.

This document covers the current SecureTrading ST Payment Pages cartridge for use with the payment pages.

Each transaction is recorded on the transaction database on the SecureTrading system and a summary of the transaction result is also saved within the Epages 5 back office under the heading "SecureTrading Transactions". Merchant view screens are available to view the transactions that have been sent for authorisation on the SecureTrading system. For more details on the merchant view screens, please contact SecureTrading technical support.

The email address is: support@securetrading.com

1.1 Requirements to run cartridge

- Epages 5 licence key.
- SecureTrading Account.
Please contact our sales team for information regarding a SecureTrading account using the contact details below.
Email address for our sales team is: sales@securetrading.com
Telephone Number: 01248 672000
Please note a SecureTrading account is required to accept valid authorization requests. Please refer to the documentation on the web site for more information on testing the ST Payment Pages payment process; this URL can be found within the additional documentation section of this document.
- An Internet Merchant Account with a bank. This is required to process the authorisation requests and to settle the authorisations.

1.2 Other useful guides

- Epages 5 Merchant BackOffice Guide – Supplied by Epages
- Epages 5 Site Administrator Guide – Supplied by Epages
- SecureTrading Merchant Guides
URL: <http://www.securetrading.com/index.cfm?alias=downloads>

2 Installation of the Epages 5 Cartridge

Please note that to install the cartridge you must log on to the server with either administrator or root privileges.

Before performing the installation as a safety precaution perform a database backup, as instructed in the Epages 5 documentation.

For advanced customisation please see the [SecureTrading Merchant Services](#) section.

2.1 Windows installation

Uncompress the cartridge using a file compression program such as Winzip, 7 Zip or the compression tools built in with Windows.

Winzip can be obtained from the URL: <http://www.winzip.com>

Please unzip the cartridge to the Epages 5 directory as shown in the example below.

Example: `c:\Epages5\Cartridges\`

The uncompressed zip file should produce a directory structure as shown below.

If this zip file does not produce a similar directory structure you may need to change the directory structure manually.

Example: `c:\Epages5\Cartridges\securetrading`

In the Cartridge directory you will need to run the following command.

Example: `perl Makefile.PL`

Once the above command has run successfully, you need to run the following command including the store name you wish to install the cartridge to.

Example: `nmake install STORE=Store`

2.2 Linux installation

Uncompress the Cartridge using a file compression program such as the built in zip and unzip utilities included with Linux.

Please unzip the cartridge to the Epages 5 directory as shown in the example below (the example expects that you have installed Epages to `/usr/local/`).

Example: `/usr/local/Epages5/Cartridges`

The uncompressed zip file should produce a directory structure as shown below.

If this zip file does not produce a similar directory structure you may need to change the directory structure manually.

Example: `/usr/local/Epages5/Cartridges/securetrading`

In the Cartridge directory you will need to run the following command.

Example: `perl Makefile.PL`

Once the above command has run successfully, you need to run the following command including the store name you wish to install the cartridge to.

Example: `make install STORE=Store`

3 Configuration of the store administration

Now that the cartridge has been installed you need to configure the back office settings. Once you have logged in to the store administration you will need to click on the settings link as shown below.



3.1.1 Shipping and payment

Once you have the settings screen interface you need to click on shipping and payment.



Clicking this link will display an interface which will allow you to add the SecureTrading payment method, allowing you to accept payment through your SecureTrading account.

3.1.2 Adding the SecureTrading payment method

You now need to add the SecureTrading payment method to the list of payment methods available within the store.

Firstly click on the tab payment methods, then from the drop down list within the calculation model column select 'SecureTrading stpay'.

Within the payment method column enter the name you would like to call this payment method, an example of this would be: "Credit Card via SecureTrading" or "Payment via SecureTrading".

Once you have entered these details you can click 'save' which will add the SecureTrading payment method to the list within the store but it will not be visible to the storefront until the visible option is ticked.

3.1.2.1 Example interface: Shipping and Payment Methods Settings



Once you have the payment method added and it is shown within the list of payment methods you need to click on the SecureTrading link, if you called it “Credit Card via SecureTrading” you click on that link which will take you to the SecureTrading general settings.

3.1.2.2 Example interface: SecureTrading Payment Method



As you can see from the image above, there are a few options which you will need to set. The options that you may be interested in are the visible setting, which is set once all the settings have been completed.

Setting the visible option will make the payment method available for the customers.

There is also a default option which means that all the customers will not be given a choice of their payment method and the storefront will always set the payment method to SecureTrading.

The discount is not required but has been included in case you did require reducing the total price for payment though this payment method.

The last setting for this page is the name; this setting is for entering the text that you would like to be displayed to the customer when they are selecting the payment method within the shop front.

3.1.2.3 Payment cartridge settings

Before you can use the SecureTrading payment cartridge you must set all of the required settings within the “Settings” tab within this section.

3.1.2.3.1 Example interface: SecureTrading payment method settings

Payment Methods < Credit card via SecureTrading

General Settings

General Payment Pages Settings

Enable SecureTrading logging	<input type="checkbox"/> No	This will log the information returned by SecureTrading.
Merchant site reference	<input type="text" value="merchant0000"/>	example : merchant1000
Viewscreen URL	<input type="text" value="https://securetrading.net/merchantServices/"/>	
Payment Pages URL	<input type="text" value="https://securetrading.net/authorize/form.cgi"/>	
Merchant Email Address	<input type="text" value="merchant@merchantdomain.com"/>	example : someone@somedomain.com
Customer Email	<input type="checkbox"/> Yes	No not to send, Yes to send the customer an email
Payment Page required fields	<input type="text" value="securitycode"/>	example : name,securitycode etc
Payment Page form reference	<input type="text" value="1"/>	1 or 2 or 3 etc
CallBack Security Field	<input type="text" value="examplepassword"/>	IMPORTANT: this field name needs to be sent back for the SecureTrading callback.
CallBack URL Reference	<input type="text" value="2"/>	CallBack reference to use.
Failure URL Reference	<input type="text" value="2"/>	Failure CallBack reference to use.

Related Topics
 > Navigation
 Add the navigation element "Symbols for Accepted Credit Cards (stpay)" to the display.

Save

As you can see from the interface above there are a few settings that need to be set.

The first option that you see is if you would like to enable or disable the SecureTrading logging, if this option is enabled then when a payment is processed the cartridge will log the result returned by SecureTrading, or the error message if an error occurs.

IMPORTANT:

- If the cartridge logging is enabled you will need to configure the log4perl file and specify the log file to log to, please consult the Epages 5 documentation for information on this file.

The next option is your merchant sitereference, if you have been given a merchant sitereference from the SecureTrading support team then you will need to enter this within this box otherwise you will need to contact the SecureTrading support team to arrange for a merchant sitereference to be assigned to you.

The next two fields that are only displayed so that the merchant can tell where the payments are going and the link to access SecureTrading’s viewscreens, clicking on the merchant services link will open the merchant service viewscreens within a new browser window.

The next option is for the merchant email, you will need to enter the email address you would like to receive the payment result emails from SecureTrading.

The next option allows you to specify whether or not you would like to send the customer an email. The next option is for you to specify the required fields you would like to set on the payment page, if you do not want to add any additional required fields you can leave this option blank.

The next option is for you to specify what form reference you would like to use, leaving this option blank will use the default payment form (form.html) for more information about this option can be found within the Payment Pages guide from the URL listed within the additional document section.

The next option is for you to specify a field name that you expect to have returned by SecureTrading. This will allow you to check if the response came from SecureTrading or if it came from another source.

The last two options are used to specify the callback and failure callback references you would like SecureTrading to use when sending the response back to the Epages shop.

For more information about all of the above options please see the Payment Pages user guide as listed within the additional documentation section.

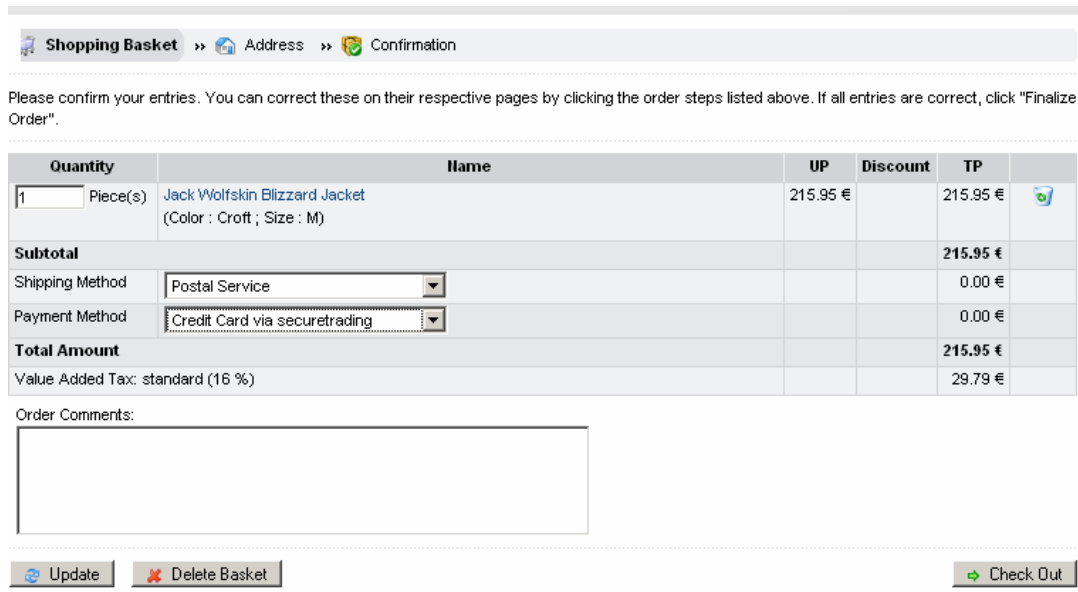
Now that you have entered all of the options you need to click on the save button which will save all of the options to the system TLE's.

4 Customer storefront

This section details the process a customer will go through to have an order processed using the SecureTrading payment method once it is selected from the list.


As long as all required settings have been set within the back office, the customer will be able to select the “Credit Card via SecureTrading” or “Payment via SecureTrading” payment method.

4.1 Selecting the payment method



Shopping Basket >> Address >> Confirmation

Please confirm your entries. You can correct these on their respective pages by clicking the order steps listed above. If all entries are correct, click "Finalize Order".

Quantity	Name	UP	Discount	TP	
1 Piece(s)	Jack Wolfskin Blizzard Jacket (Color : Croft ; Size : M)	215.95 €		215.95 €	
Subtotal				215.95 €	
Shipping Method	Postal Service			0.00 €	
Payment Method	Credit Card via securetrading			0.00 €	
Total Amount				215.95 €	
Value Added Tax: standard (16 %)				29.79 €	

Order Comments:

Update Delete Basket Check Out

The example above allows the customer to select their desired payment method whether via post, telephone or over the internet.

If you only want to allow your customers to pay using the SecureTrading payment method then you will need to set the default setting to ‘yes’ within the general settings of the SecureTrading payment cartridge.

4.2 Updating the payment method

Once the customer has selected the payment method they will then click on ‘update’ (this will update their basket details and set their payment method to SecureTrading). Once this is done they will not be able to change their payment method for the session.

Once the payment method has been updated then the customer will click on ‘checkout’ which will allow them to enter their payment address details.

Below is an example of the interface once they have selected the SecureTrading payment method.

Shopping Basket » Address » Confirmation » Credit Card

Please confirm your entries. You can correct these on their respective pages by clicking the order steps listed above. If all entries are correct, click "Finalize Order".

Quantity	Name	UP	Discount	TP	
1 Piece(s)	Jack Wolfskin Blizzard Jacket (Color : Croft ; Size : M)	215.95 €		215.95 €	
Subtotal				215.95 €	
Shipping Method	Postal Service			0.00 €	
Payment Method	Payment via SecureTrading				
Total Amount				215.95 €	
Value Added Tax: standard (16 %)				29.79 €	

Order Comments:

4.3 Payment address details

This interface allows the customer to enter their address details, this can be a separate delivery address than the payment address but some fields for the payment address may be required for Epages.

Below is an example of the payment address interface.

Shopping Basket » Address » Confirmation » Credit Card

Please confirm your entries. You can correct these on their respective pages by clicking the order steps listed above. If all entries are correct, click "Finalize Order".

Billing Address

Gender Male Female Phone

Salutation E-mail *

Title

First Name *

Last Name *

Street *

City *

ZIP / Postal Code *

Country *

Company

Department

Separate Shipping Address

* Required Fields

When processing a transaction there are two important fields within the address, these are the street and the zip/post code fields.

These two fields are important for the security checks that are performed when processing the transaction (as long as your SecureTrading account has this option activated, to check ask about AVS and CVV2 checks).

For more information about these checks please read the address verification and security code guide found on the SecureTrading website.

URL: <http://www.securetrading.com/index.cfm?alias=dl-genset>

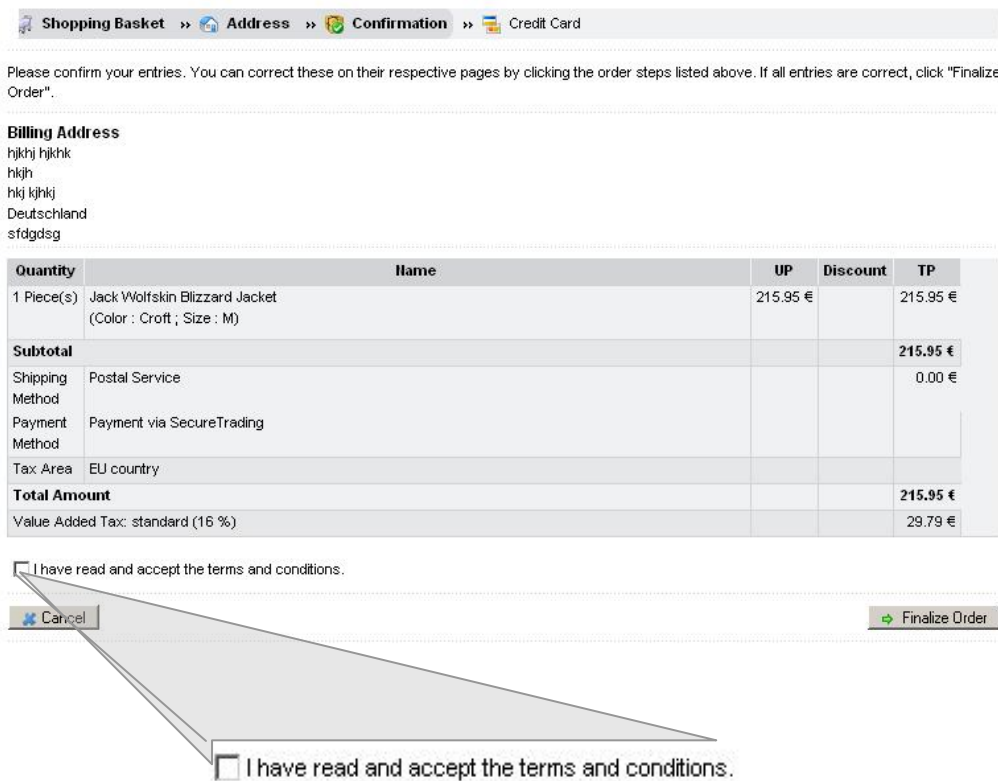
The customer will be required to fill in any optional fields and all required fields (required fields are flagged with a * next to the field name).

Once the customer has entered these details they will then click on the next button as shown in the example interface above.

4.4 Order confirmation

The way in which the SecureTrading cartridge has been designed is to have the customer confirm the order once they have checked the order summary then click 'pay' to go to SecureTrading to make a payment.

Below is an example of the order confirmation interface for the customer to check the order, tick the box to confirm the order and click 'finalize' which will take the customer to the credit card entry form.



4.5 Making Payment

Once the order has been confirmed the customer will have an interface displayed that will allow the customer to click 'pay' which will take them to SecureTrading to make a payment.

Below is an example of how the customer makes payment.



4.5.1 Results from processing a transaction

When processing an authorisation request there are three possible results, a transaction error, a declined transaction and an authorised transaction.

4.5.1.1 Error Transaction

If there was an error when processing the transaction then an error page on the Epages shop will be displayed to the customer allowing them to go back to make payment again.

At this point no order will be created within the merchant's back office.

4.5.1.2 Declined Transaction

If a declined result is received then a declined page on the Epages shop will be displayed to the customer with the transaction reference from SecureTrading.

At this point the order has been completed but has been flagged as Declined (Rejected) within the Epages back office.

If the customer would like to use an alternative card then they will have to populate the shopping cart once again.

4.5.1.2.1 Example interface: Declined Transaction



4.5.1.3 Authorised Transaction

If an authorised result is received then a confirmation page on the Epages shop will be displayed to the customer along with the SecureTrading transaction details, which includes the SecureTrading transaction reference and the Authorisation code given from the bank.

The customer will also see a summary of the order that they can print out as reference.

4.5.1.3.1 Example interface: Authorised Transaction

Confirmation


Thank you. We have received your order. Your order represents an offer to us to purchase the products listed below which is accepted by us when we send e-mail confirmation to you that we've accepted your order or dispatched the product to you.
 Your transaction has been authorized by the bank, please keep a record of transaction details below.
 Your Order Number is: **1010**
 Your securetrading transaction reference is: **182-9-80263**
 Bank Authorization Code: **AUTH CODE:TEST**
 The Date/Time of the transaction is: Mar 17, 2006 11:20:38 AM

 [Print Order Confirmation](#)

What would you like to do now?

- [Home](#)
- [Search for Products](#)
- [Manage My Account](#)
- [Sign Out](#)

Billing Address Details:

Quantity	Name	UP	Discount	TP
1 Piece(s)	Jack Wolfskin Blizzard Jacket (Color : Croft ; Size : S)	215.95 €		215.95 €
Subtotal				215.95 €
Shipping Method	Postal Service			0.00 €
Payment Method	Payment via SecureTrading			
Tax Area	EU country			
Total Amount				215.95 €
Value Added Tax: standard (16 %)				29.79 €

Now that the transaction has been authorised the order will be completed and added to the back office so the merchant will be able to find all authorised orders. The order will also include the SecureTrading transaction details.

4.6 Making a 3-D Secure payment

There are no changes required on your server, if you wish to process 3-D Secure transactions then you will need to contact SecureTrading to make sure that you have this option enabled.

If the 3-D Secure option has been enabled on SecureTrading then when the customer has been taken over to SecureTrading to enter the payment details as normal, when they submit their payment a check on the card will be performed before the authorisation can take place.

More information about using 3-D Secure with ST Payment Pages can be found within the Payment Pages 3-D Secure document listed within the [Additional documentation](#) section.

5 Epages Back Office Orders

This section explains the details saved within the Epages back office that are relevant to orders being processing though the SecureTrading ST Payment Pages cartridge.

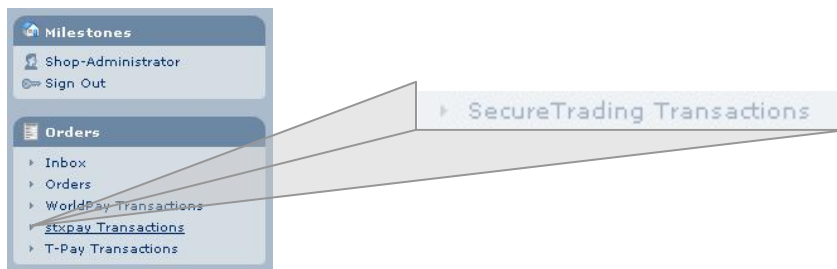
5.1 Transaction

When a customer places an order and the payment details that they entered are authorised, the order will have been saved within the back office and also on the SecureTrading system which can be accessed using SecureTrading merchant services.

To check the authorised transactions and their order details you will need to login to the Epages store back office and then click on “Orders”



Once you have clicked this link you will be given the orders interface from which you will be able to click on the SecureTrading Transaction link to display a summary of some of the orders and allow you to search for a transaction reference.



5.1.1 Example interface: Summary of authorised SecureTrading transactions.

SecureTrading Transactions

General

Transaction Date	Order No.	Transaction Ref.	Amount	Authorised Amount	Security Response	Order Status
28/04/2006 11:30	1042	182-16-32	£431.90	GBP 43190		Declined
28/04/2006 11:29	1041	182-16-30	£215.95	GBP 21595	111, DATA NOT CHECKED	Paid

Number: 2

AVS Code

AVS Code
The AVS code (Address Verification System) is a three/four-digit code used to show how and with what result customer data was verified.

Digit	Meaning	Value	Meaning
1	Card Verification	0	not supported
2	Zip / Postal Code Verification	1	not checked
3	Address Verification	2	Matched
4	Country Comparison (Address / Card Issue)	4	Not Match
		8	Partial Match

As you can see from the example interface above, the transaction list shows the transaction date and time, the order number, the SecureTrading transaction reference, the amount for the order, the amount that was authorised for the payment, the security response and the status of the order. Any authorised payment will be set to “Paid” automatically by the cartridge but this can be overridden within the back office.

Any order that was declined will be displayed with the status “Declined” but the order details will be flagged with the default Epages value of “Rejected”.

One important field is the security response that has been returned which shows information about checks that are performed on the credit card’s security code, postcode and the address.

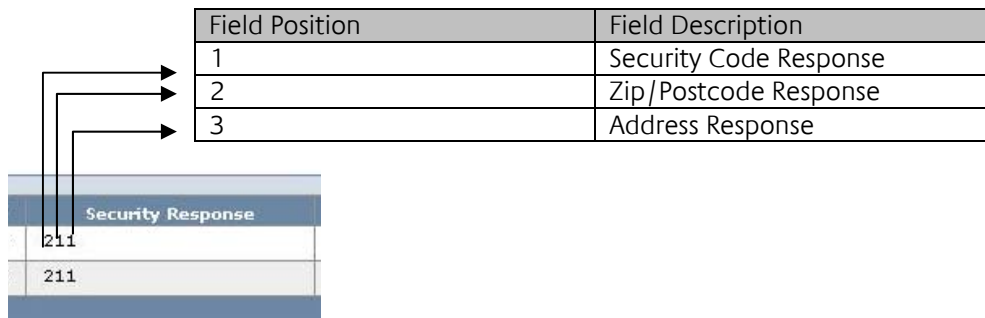
You can find an explanation of the meanings of the numbers within the option “AVS Code” shown within the above summary interface.

Example security response:

Security Response	
211	
211	

The above image shows an example of a security response returned by the bank.

5.1.2 AVS/Security Code field position



5.1.3 AVS/Security Code check responses

Response Value	Response Text	Response Description
0	Not Supported	The issuing bank does not support online checks.
1	Not Checked	The issuing bank did not perform a security check.
2	Matched	The issuing bank matched the supplied field data.
4	Not Matched	The given field data did not match the issuing banks data.
8	Partial Match	The issuing bank only matched part of the field data supplied.

5.2 Transaction details

To view all of the order details you will need to click on the order no link which will display all of the order details including the SecureTrading transaction details.

5.2.1 Example interface of the order details

General
Documents

Status

<input type="checkbox"/> Viewed	<input type="checkbox"/> Partially dispatched	<input type="checkbox"/> Partially paid
<input type="checkbox"/> Rejected	<input type="checkbox"/> Dispatched	<input checked="" type="checkbox"/> Paid 28/04/2006 11:53
<input type="checkbox"/> In Process	<input type="checkbox"/> Shipment Finished	<input type="checkbox"/> Closed
<input type="checkbox"/> Pending	<input type="checkbox"/> Partially invoiced	<input type="checkbox"/> Archived
<input type="checkbox"/> Ready for Shipment	<input type="checkbox"/> Invoiced	

Customer **dfsgdsfg dsfgdf (1042)**

Order Number [Send Order Confirmation Mail](#)

Billing Address

First Name dfsgdsfg
 Middle Name
 Last Name dsfgdf
 Address Extension
 Street dsdfgd
 ZIP / Postal Code / dfgds dfgds
 City
 Country Deutschland
 State
 E-mail nick@securetrading.com

No.	Quantity	Product No.	Name	UP	VAT	Discount	TP	
1	1 Piece(s)	ho_4040705003	Jack Wolfskin Blizzard Jacket - Color : Croft - Size : S	£215.95	16%		£215.95	
2	Subtotal						£215.95	
3	Shipping Method	Postal Service						
4	Payment via SecureTrading	credit card via securetrading SecureTrading Transaction Details Transaction Ref: 182-16-33 View @ SecureTrading Authorised Amount: 21595 Authorisation Type Performed: AUTH Authorised Currency: GBP AuthCode: OMNIxx Callback Security Message: Callback Security Field Correct Transaction Result: 1 Transaction Date/Time: 28 Apr 2006 11:53:04 Card Number: 1111 Payment Type: Visa Security Message (AVS): 111, DATA NOT CHECKED						
5	Tax Area	EU country						
6	Total Amount (incl. VAT)						£215.95	
7	Value Added Tax: standard (16 %)						£29.79	

From the example interface above you can see that all of the order details are displayed but the cartridge has set the order to Paid along with the date and time of the transaction. The cartridge has also added the SecureTrading transaction details to this order, these include the transaction reference, the authorised amount, the transaction type performed, the authorisation code given from the bank, the callback security field result, the result of the transaction, the date and time of the transaction, the last four number of the payment type and the payment type used for reference if any customer enquires about an order.

The last field shows the Security Message along with the actual numbered response.

If at any point a customer has paid for an order and you would like to refund any monies to them you will need to use the SecureTrading merchant services and update the Epages order details manually.

As you can see from the example above there is a link called “View @ SecureTrading” which creates a direct link to the transaction details on SecureTrading’s system for that transaction.

Important: SecureTrading reserve the right to change the direct URL to the Merchant Services transaction at any time, updating the URL within the Epages system can be done by re-importing the system XML file.

5.3 Transaction Details 3-D Secure

When the details of the order have been displayed, if the transaction that was performed was a 3-D Secure transaction then there are two differences that you will see.

The first difference is that the transaction type will be shown as ST3DAUTH instead of just AUTH and the second difference will be that there will be an extra field shown at the end called "3D Secure Enrolled".

5.3.1 Example interface: 3-D Secure transaction details

General
Documents

Status

<input type="checkbox"/> Viewed	<input type="checkbox"/> Partially dispatched	<input type="checkbox"/> Partially paid
<input type="checkbox"/> Rejected	<input type="checkbox"/> Dispatched	<input checked="" type="checkbox"/> Paid 28/04/2006 11:29
<input type="checkbox"/> In Process	<input type="checkbox"/> Shipment Finished	<input type="checkbox"/> Closed
<input type="checkbox"/> Pending	<input type="checkbox"/> Partially invoiced	<input type="checkbox"/> Archived
<input type="checkbox"/> Ready for Shipment	<input type="checkbox"/> Invoiced	

Customer: **hfghfdghg (1040)**

Order Number: [Send Order Confirmation Mail](#)

Billing Address

First Name
Middle Name
Last Name
Address Extension
Street
ZIP / Postal Code /
City
Country: Deutschland
State
E-mail

No.	Quantity	Product No.	Name	UP	VAT	Discount	TP
1	1 Piece(s)	ho_4040705004	Jack Wolfskin Blizzard Jacket - Color : Croft - Size : M	£215.95	16%		£215.95
2	Subtotal						£215.95
3	Shipping Method		Postal Service				
4	Payment via SecureTrading		Credit card via SecureTrading SecureTrading Transaction Details Transaction Ref: 182-16-30 View @ SecureTrading Authorised Amount: 21595 Authorisation Type Performed: ST3DAUTH Authorised Currency: GBP AuthCode: OMNIxx Callback Security Message: Callback Security Field Correct Transaction Result: 1 Transaction Date/Time: 28 Apr 2006 11:29:11 Card Number: 1111 Payment Type: Visa Security Message (AVS): 111, DATA NOT CHECKED 3D Secure Enrolled Flag: N				
5	Tax: Area		EU country				
6	Total Amount (incl. VAT)						£215.95
7	Value Added Tax: standard (16 %)						£29.79

For more information about using 3-D Secure please see the Payment Pages 3-D Secure document found within the [Additional documentation](#) section.

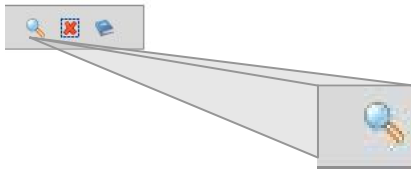
5.4 Searching for transactions

If you need to search for an order using the SecureTrading transaction reference then you can enter this reference within the search box along with a date from and date to, to search for.

Example transaction search interface:

Transaction Ref. Date from Date to

Once you have entered the transaction reference and the date range from and to, you will need to click on the search button as shown below which will display the relevant order if the transaction reference is found within the Epages database.



5.5 Searching for orders

If on the other hand the customer only has their order reference and not the transaction reference then you can still search for the order.

To search for the order using the order reference you will need to click on the Orders link which will display the default Epages order interface which will allow you to search.

If you search using this interface and you select an order which was processed using SecureTrading then you will still see the SecureTrading transaction details within the order details.

6 Customisation

6.1 Storefront customisation

When a payment has been authorised, declined or if an error has occurred then the customer will be displayed a page from the Epages shop, if this shop is on a non secure server then you may receive a warning about insecure items to be loaded.

This error is because SecureTrading has still kept the customer on their server but retrieved the page from the Epages shop and displayed it so that any images or style sheets would need to be loaded from an insecure server.

If you wish to change this you will either need to have callback run but not displayed so that you use the default success and failure pages on SecureTrading or that you have your own secure server which will stop this problem otherwise you can just add a note on your payment page about the warning.

7 SecureTrading Merchant Services

To perform any changes to the transaction including refunding or reversing any transaction you will need to logon to the SecureTrading merchant services to make perform these actions.

For more information about the SecureTrading merchant services please see the documentation on our website located at the URL shown below.

URL: <http://www.securetrading.com/index.cfm?alias=dl-myst>

8 Additional documentation

More documentation can be found on the SecureTrading website at:

<http://www.securetrading.com>

In particular you may find the following related documents useful:

- General SecureTrading Guides
URL: <http://www.securetrading.com/index.cfm?alias=dl-genset>
- Payment Pages User Guide
URL: <http://www.securetrading.com/index.cfm?alias=dl-stpp>
- Payment Page 3-D Secure
URL: <http://www.securetrading.com/index.cfm?alias=dl-stpp>
- Security and Fraud control
URL: <http://www.securetrading.com/index.cfm?alias=bestprac>

9 Switch/Maestro Changes

With Maestro debit cards replacing Switch cards, Switch cards will now be processed as Maestro debit cards on the SecureTrading payment system and you are required to submit “Maestro” in place of “Switch” for the card type when processing an authorisation.

A secondary change that MasterCard is enforcing is that all Maestro debit cards must use MasterCard SecureCode, current SecureTrading merchants will continue to be able to process Switch/Maestro cards as normal authorisations (Type: AUTH) but will be required to update their transaction processing so that all Maestro debit cards are processed using MasterCard SecureCode (Type: ST3DAUTH).

Further information regarding the processing of ST3DAUTH transactions which is required to comply with these changes can be found within the STPay 3-D Secure document.

This document can be found on the SecureTrading website at:

<http://www.securetrading.com/index.cfm?alias=dl-stpp>

IMPORTANT: By processing Maestro debit cards after July 1st as normal authorisations, you may incur a fine from MasterCard.

Please contact SecureTrading support for more information.