



Business Gateway

MasterPass Guide

V1.1 February 2015

Use this guide to:

- Learn about the MasterPass digital wallet service
- Anticipate how MasterPass may affect your system and procedures

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1 Introduction

This guide provides information about the MasterPass digital wallet service, and how it affects your system.

This guide shows you:

- How to create, validate and submit an HTML order or an XML order
- How to test your integration with us
- What responses you can expect to receive from our payment gateway
- How to submit a 3D Secure MasterPass XML order request (see Section 4.1.1)

1.1 Overview

MasterPass is a secure digital wallet service provided by participating banks and supported by MasterCard.

The digital wallet makes shopping online safe and easy by storing the shopper's payment information in one convenient and secure place. Shoppers can load their digital wallet with all their credit, debit and prepaid cards.

When purchasing online, the shopper logs on to their MasterPass account and selects a payment card. This simple procedure removes the need to share card details during the checkout process.

From the shopper's perspective, MasterPass saves time and provides additional security for their card details. From the merchant's perspective, MasterPass leads to reduced cart abandonment and a higher rate of completed transactions.

For more information about MasterPass, see the MasterCard MasterPass website at www.masterpass.com.

1.2 More help?

For more information about our products and services, including payment methods:

- See our website at <http://www.Worldpay.com>
- Talk to our dedicated support team

For technical guides see: <http://www.Worldpay.com/support/bg/>

To contact Support:

- Email: support@worldpay.com

- 
- Phone: +44 (0)208 1850600

1.3 Legal

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2 Overview

This chapter provides an overview of MasterPass.

It describes:

- The key benefits of MasterPass.
- The Scope of MasterPass
- MasterPass Service Limitations

2.1 Key benefits

By implementing MasterPass, you can simplify your checkout process and enhance sales conversion rates:

- **Attract more online customers**—shoppers can pay online with confidence, knowing that their information is protected.
- **Streamline the checkout experience**—MasterPass provides online shoppers with a more convenient way to pay.
- **Offer a trusted payment platform**—MasterPass offers shoppers a secure and globally recognised payment platform.

2.2 Scope

MasterPass is available to merchants who:

- Use the Worldpay Business Gateway services.
- Use the Direct (XML) or Redirect (HTML) models to integrate with Worldpay.
- Are Worldpay or Streamline acquired.

As a merchant, you'll use either XML or the HTML models to integrate with Worldpay. You can find examples of XML code and HTML code in this guide.



If you use XML to integrate with Worldpay, ignore the HTML code examples.

If you use HTML to integrate with Worldpay, ignore the XML code examples.

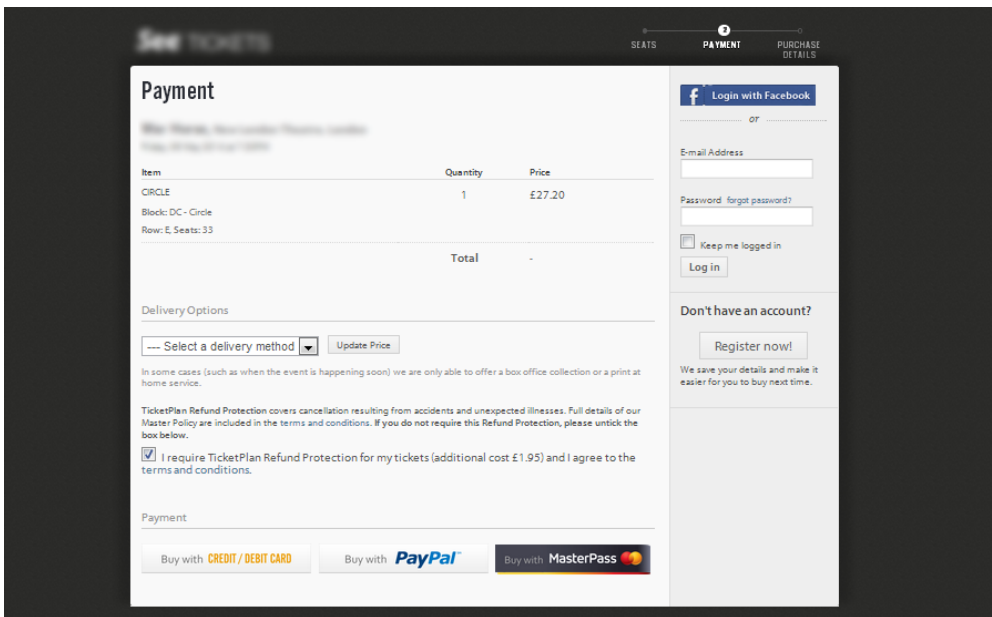
2.3 Service limitations

MasterPass is not currently available for merchants with a Merchant Category Code (MCC) of 7995 (Betting/Casino Gambling).

3 Shopper payment steps

These steps provide an outline of how MasterPass works from a shopper's perspective.

1. At the checkout, the shopper clicks the **Buy with MasterPass** button on either the merchant's or Worldpay's payment page:



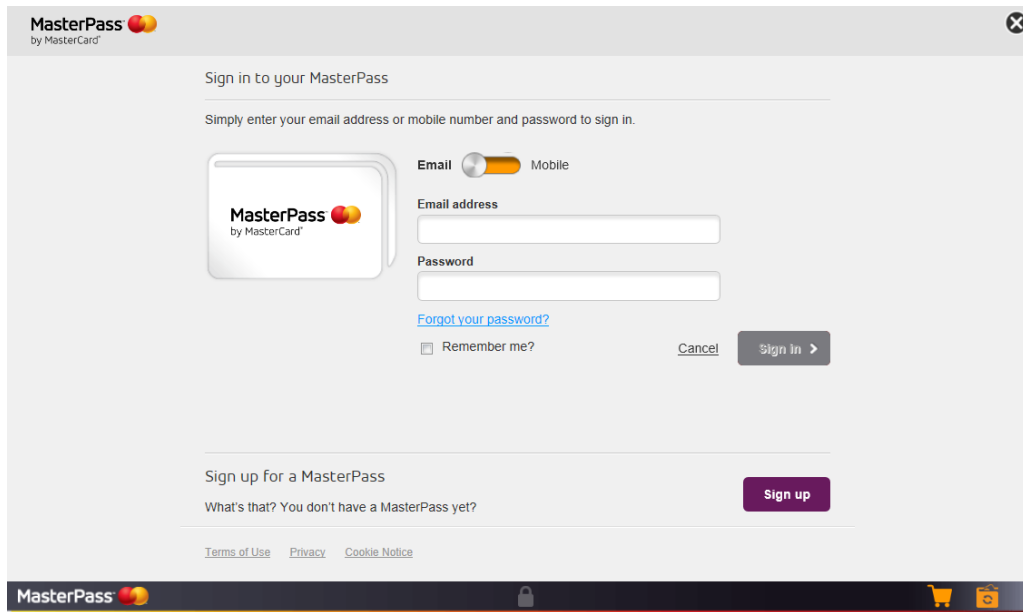
The screenshot shows a payment page with the following elements:

- Payment** section with a table of items:

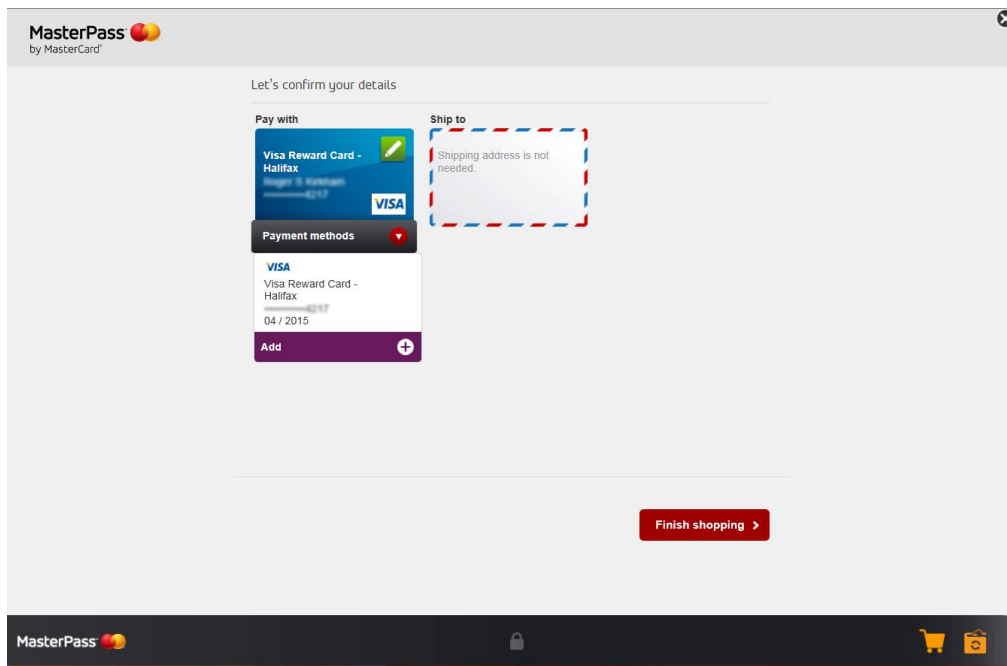
Item	Quantity	Price
CIRCLE	1	£27.20
Block: DC - Circle		
Row: E, Seats: 33		
Total		-

- Delivery Options** section with a dropdown menu for selecting a delivery method and an "Update Price" button.
- TicketPlan Refund Protection** section with a checkbox for requiring protection (checked) and a note about the additional cost of £1.95.
- Payment** section with three buttons: "Buy with CREDIT / DEBIT CARD", "Buy with PayPal", and "Buy with MasterPass".
- Right sidebar** with a "Login with Facebook" button, a "Log in" button, and a "Register now!" button.

2. The system redirects the shopper to the MasterPass Login page. The shopper then moves the slider to enter an e-mail address or mobile number. Then the shopper enters a password to log on.



3. The shopper reviews their order details, selects a payment card and clicks **Finish shopping**.



4. MasterPass forwards the transaction to the Worldpay Gateway, which then passes the authorisation request to the card issuer through the relevant card scheme.
- The transaction is authorised by the issuer in real-time. If you want, you use 3D Secure to authenticate the cardholder.
5. The system redirects the shopper back to your website, to a confirmation page if payment is accepted, or a failure page if payment is declined.



4 Integration and testing

This section outlines what you need to do to set up and test your MasterPass integration.

4.1 Enabling MasterPass

Shoppers can load MasterPass wallets with the following types of payment card:

- MasterCard
- VISA
- American Express
- Maestro

If you have any of the above payment cards enabled on your Worldpay account, then these and their associated 3D Secure settings are also enabled on the shoppers MasterPass digital wallet.

Any cards in a shopper's wallet that you do not accept appear greyed out when the system redirects the shopper to the MasterPass website.

4.1.1 3D Secure settings



To enable 3-D Secure on your account, contact Worldpay Customer Support.

Transactions made through MasterPass follow the same chargeback process as traditional credit or debit card transactions.

In order to benefit from liability shift (as defined by the applicable scheme rules), you can choose to implement the relevant 3D Secure authentication checks. By default, the 3D secure settings that are normally applied to your non-MasterPass transactions are also applied to your MasterPass transactions.



3D Secure occurs on a per transaction basis and that liability shift only occurs for each transaction that is 3D Secure authenticated.

Example XML direct order request with 3D secure elements

This is an example of the code for 3D secure in a XML direct integration. Submit the elements which are bold and in green to ensure 3D secure applies to the orders.

```
<?xml version="1.0" encoding="UTF-8"?>
<!DOCTYPE paymentService PUBLIC "-//WorldPay//DTD WorldPay
PaymentService v1//EN" "http://dtd.worldpay.com/paymentService_v1.dtd">
```

```

<paymentService version="1.4" merchantCode="MERCHANTCODE">
  <submit>
    <order orderCode="MasterPass_OrderCode" installationId="123456">
      <description>test order</description>
      <amount value="100" currencyCode="GBP" exponent="2"/>
      <orderContent>
        <![CDATA[]]>
      </orderContent>
      <paymentDetails>
        <MASTERPASS-SSL>
          <successURL>http://www.worldpay.com/uk/?success</successURL>
          <failureURL>http://www.worldpay.com/uk/?failure</failureURL>
          <cancelURL>http://www.worldpay.com/uk/?cancel</cancelURL>
        </MASTERPASS-SSL>
        <session shopperIPAddress="12.12.22.22" id="ssn42636220"/>
      </paymentDetails>
      <shopper>
        <shopperEmailAddress>shopper@worldpay.com</shopperEmailAddress>
      </shopper>
      <browser>
      <acceptHeader>text/html,application/xhtml+xml,application/xml;q=0.9,*/*;
q=0.8</acceptHeader>
      <userAgentHeader>Mozilla/5.0 (Windows; U; Windows NT 5.1; en-GB;
rv:1.9.1.5) Gecko/20091102 Firefox/3.5.5 (.NET CLR
3.5.30729)</userAgentHeader>
      </browser>
    </shopper>
    <statementNarrative>STATEMENT NARRATIVE TEXT</statementNarrative>
  </order>
</submit>
</paymentService>

```

<browser> The browser, acceptHeader and userAgentHeader elements must not be hard coded by your system.
<acceptHeader>
<userAgentHeader>

HTML redirect code

If you have an HTML redirect environment, we (Worldpay) provide the 3D Secure function to your orders. But you must ask us for 3D Secure – contact Worldpay support to get 3D Secure enabled for your orders.

4.2 Submitting MasterPass orders

The method that is used to submit order details to MasterPass depends on the model you use to integrate with Worldpay.

If you use the HTML Redirect model to integrate with Worldpay, see:

[HTML Redirect Integration Guide](#)

If you use the XML Direct model to integrate with Worldpay, see:

[XML Direct Integration Guide](#)

4.3 Bypass the Worldpay payment method selection page

Use the HTML example code below to display the MasterPass payment method on your payment page. The example shows the code for various payment methods; you can use these methods to make your own payment method selection web page. You can delete payment methods you don't use, for example if you don't accept Diners card (DINS) or VISA Electron (VIED) delete those lines.

Once shoppers select one of the payment methods, the system redirects them to the payment details page. If shoppers select MasterPass the system re-directs them to MasterPass's payment page. In all cases the shopper bypasses Worldpay's payment method selection page.

An example of the HTML code:

```
<tr>
  <td>Card Type</td>
  <td><select name="paymentType">
    <option value="">Payment method</option>
    <option value="AMEX">American Express</option>
    <option value="DINS">Diners</option>
    <option value="ELV">ELV</option>
    <option value="JCB">JCB</option>
    <option value="MSCD">Mastercard</option>
    <option value="DMC">Mastercard Debit</option>
    <option value="LASR">Laser</option>
    <option value="MAES">Maestro</option>
    <option value="VISA">Visa</option>
    <option value="VISD">Visa Debit</option>
    <option value="VIED">Visa Electron</option>
    <option value="VISP">Visa Purchasing</option>
    <option value="VME">V.me</option>
    <option value="MASTERPASS">MasterPass</option>
    <option value="">I will choose a method later</option>
  </select></td>
</tr>
```

The paymentType element, with some of its possible payment methods shown below

For the required parameters and technical details, refer to the relevant integration guide:

If you use the HTML Redirect model to integrate with Worldpay, see:

[HTML Redirect Integration Guide](#)

If you use the XML Direct model to integrate with Worldpay, see:

[XML Direct Integration Guide](#)



If you have enabled multiple languages and allow shoppers to bypass the Payment Selection page, you should include the shopper's language code in your request.



4.4 Testing MasterPass transactions

To ensure that your MasterPass integration works prior to going live, you can simulate the MasterPass payment process by submitting orders in the test environment.

Test HTML orders should be submitted to the following URL:

<https://secure-test.Worldpay.com/wcc/purchase>

For more information about testing your integration, refer to the:

[Test and Go Live Guide](#)

4.5 MasterPass payment responses

For MasterPass payments, your standard payment response will show only the card that was used in the transaction, not whether MasterPass was used.

4.5.1 Identifying MasterPass transactions

If you want to see whether a payment was made using MasterPass, you can view the transaction details in the Merchant Interface, or you can add the **Digital Wallet** column to the **Get Statement Report**. You can also ask Worldpay Customer Support to set up a **Transaction Download by Wallet (Admin Code)** report.

See the next section for more information.

5 Managing MasterPass transactions

This section explains how to view and identify MasterPass transactions, and how MasterPass affects the Risk Management Service.

5.1 Viewing MasterPass transactions

Any payments that have been processed through MasterPass can be identified in the Merchant Interface Payment and Order Details page:

1. In the Merchant Interface, click Payments on the left-hand menu to see details of your payments in the Payments page.
2. Click either the Transaction ID or Amount hyperlinks to display the Payment and Order Details page for a particular transaction.

If the payment is a MasterPass transaction, a MasterPass field is displayed in the Payment Details section of the report, with the value Yes:

Payments			
Payment and Order Details			
Order Details			
transaction ID	3000039381	merchant	MERCHANT07
amount	GBP 99.00	shopper email	
date - time	19/Aug/2013 - 12:24	created by	Unknown
cart ID	123		
description	Payment ref. KDY07823#		
Payment Details			
creation date	19/Aug/2013 - 12:25	transaction ID	3000039381
amount	GBP 99.00	status	AUTHORIZED
amount in settlement currency	GBP 99.00	brand-protocol	ECMC-SSL
last update	19/Aug/2013 - 12:25	MasterPass	Yes
cardholder name	John Smith	authorisation code	24

5.2 Identifying MasterPass transactions in reports

You can use the Worldpay Merchant Interface to produce two Worldpay reports that contain MasterPass transactions. The reports are:

- Get Statement
- Transaction Download with Wallet (Admin Code)

See the sections below for details about these reports.

5.2.1 Get Statement report

The *Get Statement* report can be configured to show whether a transaction was made through a MasterPass digital wallet. A **Digital Wallet** column can be added to the report, which returns a **MasterPass**



value if the transaction was made via MasterPass; a blank value indicates that the transaction did not come through a digital wallet.

5.2.2 Transaction Download with Wallet (Admin Code) report

The Transaction Download with Wallet (Admin Code) report allows you to see the transactions that came through MasterPass. If a transaction was made via MasterPass, the Wallet column, on the far right of the report, returns a MasterPass value; a blank value indicates that the transaction did not come through a digital wallet.

To request this report, contact WorldPay Customer Support.



Merchants with the full Risk Management Service can also see the Payment with Risk Detail report.



6 Changes to the risk management service

If you use the risk management service, there are some important changes to the way that Address Verification (AVS) and Card Validation (CVV/CVC) fraud screening checks operate when processing MasterPass transactions.

MasterPass, and other digital wallets, also enable use of the Wallet Authenticated check.

6.1 Address Verification Service (AVS)

MasterPass stores the billing addresses associated with shoppers' payment cards within the digital wallet. For MasterPass transactions, these billing addresses automatically override any other billing addresses provided by the shopper during checkout. This means that the AVS result is based on the address supplied by MasterPass, and not the billing address supplied by the shopper during checkout.

6.2 Card Validation (CVV/CVC)

CVV/ CVC checks are not performed for MasterPass transactions unless the shopper updates their card details during the payment process. Consequently, the CVC result for MasterPass transactions, where cards are not updated, is (B) CVV/CVC not supplied by shopper/merchant.

6.3 Wallet authenticated

The Risk Management Page includes a Wallet Authenticated check. This check looks at whether a transaction was made using a valid MasterPass wallet (or other digital wallet). If so, the shopper will have been verified by the MasterPass credential checking system.

Merchants with the full Risk Management Service can see and amend the risk score associated with this setting (set to -5 by default).

6.4 Payment with Risk Detail report

The Payment with Risk Detail report (generated in the Merchant Interface) contains a Wallet Authenticated Payment Check column, which allows you to see the risk score associated with MasterPass payments.



The Payment with Risk Detail report is only available to merchants who have the full Risk Management Service.



7 Other MasterPass resources

This section lists other useful manuals and customer support contact details.

7.1 Supporting documentation

In addition to this guide, other supporting documentation is available.

[HTML Redirect Integration Guide](#)

Other Guides

[Merchant Interface Guide](#)

7.2 Customer support

If you need help and cannot find a solution in the documentation, please contact Worldpay customer support:

Email: customerservice@worldpay.com

7.3 Changes to the guide

Revision	Release date	Changes
1.1	February 2015	Removed the <request3DSecure> tag from section 4.1.1 <i>3D secure settings</i>
1.0	January 2015	1 st release.

Table 1: Changes to the guide



Corporate support: +44 (0)208 1850600

UK Sales: 0845 3016251 International Sales: +44 (0)1268 500612

Email: support@worldpay.com

Worldpay Support Centre: <http://www.worldpay.com/support/bg/>

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