



## What is WebPAY?



WebPAY® is an Internet Payment Gateway developed by InterSwitch to facilitate payments on the Internet using debit cards issued by member banks on the InterSwitch network.

WebPAY® plugs-in seamlessly with existing websites and acts as a bridge between a merchant's website and financial institutions (banks) to process payment transactions. Customer card details are captured online via WebPAY® in order to make purchases on the merchant's site. The card details are sent in an encrypted manner to InterSwitch for real-time authorization at the issuing bank.

### Out goes the OLD...



Powered by 

Please, ensure the "PIN Secured" Logo appears on your screen before entering your PIN.  
If you do not see the "PIN Secured" logo, [please click here](#)

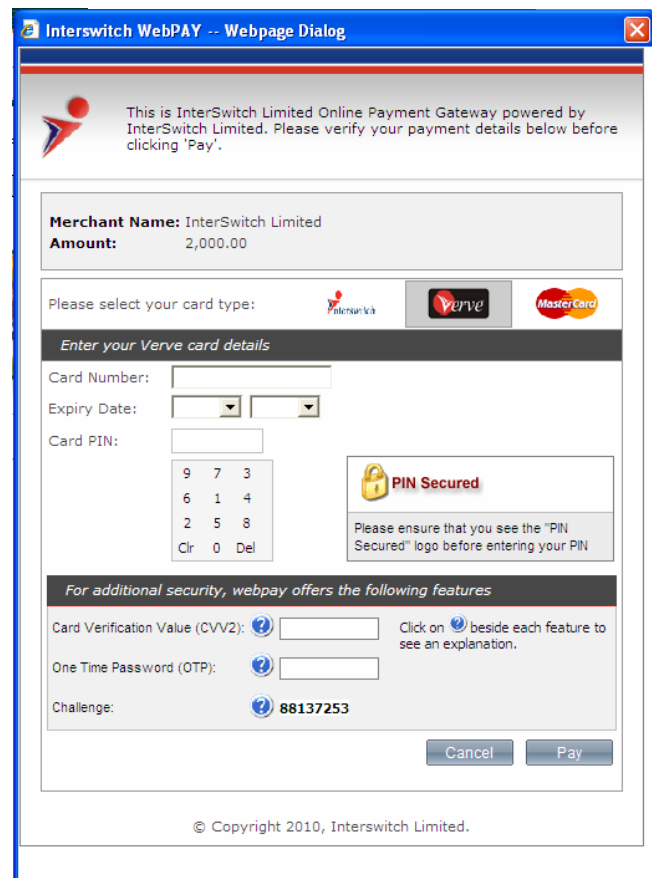
Card Number:

Expiry Date:

PIN:

Amount: **181,859.87**




### ...in comes the NEW.



InterSwitch WebPAY -- Webpage Dialog

This is InterSwitch Limited Online Payment Gateway powered by InterSwitch Limited. Please verify your payment details below before clicking 'Pay'.

**Merchant Name:** InterSwitch Limited  
**Amount:** 2,000.00


Please select your card type:   

**Enter your Verve card details**

Card Number:


Expiry Date:

Card PIN:




Please ensure that you see the "PIN Secured" logo before entering your PIN

**For additional security, webpay offers the following features**

Card Verification Value (CVV2):  Click on  beside each feature to see an explanation.

One-Time Password (OTP):

Challenge:  **88137253**

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## 1. New Interface

### A New Outlook to Online Payments

Discover a whole new visual experience on the InterSwitch Web payment engine, WebPAY!

Experience a beautifully designed, interactive interface with ease of use for all categories of clients and web users alike. While creating a new look and feel for users to enjoy, we have added a few features to provide increased security.

## 2. Multiple Card Options

### A better way to Pay

The New WebPAY makes it easier for various users to make payments using a variety of InterSwitch enabled cards. InterSwitch Magnetic stripe cards, Verve (Chip & PIN) cards as well as MasterCard (coming soon) users, will be able to select their card options and thereafter input required details to complete a payment transaction.

## 3. Security

### CVV2 (Card Verification Value)

CVV2 is a 3-digit value printed at the back of the Verve card. WebPAY® has been modified to validate the Card Verification Value (CVV2). The CVV2 values are not encoded on the Magnetic stripe card.

### Strong Authentication

All cardholders who intend to pay for web transactions, using Verve cards shall obtain a token from their bank, in order to complete higher value transactions. This device will be used to generate One-Time Passwords (OTP). This set of digits (OTP) would be entered by the cardholder in the slot provided on the payment page. WebPAY in turn validates the cardholder's token value before sending the transaction to the switch for processing.

### Card Reader - Challenge & Response

As an alternative, cardholders who require enhanced safety measures when making web transactions, using Verve cards could also obtain Card readers from their bank. A Card reader is a device in which the customer inserts card and inputs the **challenge** value displayed on the WebPAY page, in order to generate a **response** (One Time Password) for secure web transactions.

## 4. Website Risk Profiling

### Securing Web Payments

The New WebPAY has been designed to provide the appropriate level of security for the type of purchase being made and the total value of the purchase. Websites will now be categorized based on the type and value of item or service sold.

**Category 1:** These are websites of Schools, Institutions and Associations.

**Category 2:** These are websites of where the beneficiary may have to present himself before consuming the goods purchased. They are websites of industries such as Airlines and Religious Institutions.

**Category 3:** These websites are online shopping malls, telemarketing, online pharmacy, as well as clubs and Bill payment websites.

**Category 4:** These are websites with such goods and services as airtime, gaming as well as ALL downloadable/re-sellable goods and services.



### Previously,

For payments to be presented for authorization, WebPAY® required the entry of a valid:

- Debit card number,
- 4-digit Personal Identification Number (PIN)
- Card expiry date.

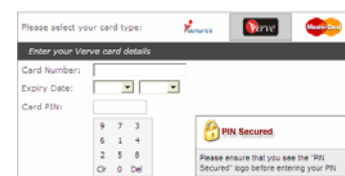
## Going forward...

WebPAY® has been enhanced with certain security features. Therefore, the new WebPAY® requires that:

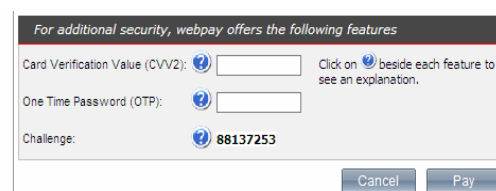
- A:** The customer selects the card type which would be used to make payment.  
The options are:
- II. InterSwitch (Magnetic Stripe) card
  - III. Verve (Chip & PIN) card
  - IV. Other cards - GTB MasterCard Naira debit (other banks, coming soon...)

- B:** Just like in the OLD WebPAY, the card holder is required to provide his/her:
- Debit card number,
  - 4-digit Personal Identification Number (PIN)
  - Card expiry date.

- C:** The customer provides more information depending on the card being used.
- I. CVV2: It is the 3-digit number at the back of the Verve (Chip & PIN) card.
  - II. One Time Password (OTP): This is a set of random digits generated from an InterSwitch Token.
  - III. Challenge: This is a set of numbers that would be displayed on the page for the customer to input on a card reader and get a hashed response to authenticate the transaction.



### Multiple Card Options



### Strong Authentication + Card Verification

## New Dimensions

### Enhanced Frame/Size Web page!

Dimensions of WebPAY have been modified to increase the amount of information displayed on the payment page. The new dimensions are:

**Width: 510pixels**

**Height: 670 pixels**

To this effect, websites using frames would have to adjust their frames to the dimensions specified above.

For further information, please contact any of the following:

New WebPAY General Enquiries	Technical Assistance
<b>InterSwitch Oneview</b> Email: <a href="mailto:oneview@interswitchng.com">oneview@interswitchng.com</a> Tel: 01 906 5000  <b>Product Operations</b> Email: <a href="mailto:product_operation@interswitchng.com">product_operation@interswitchng.com</a> Support Tel: 01 628 3888 ext. 1423, 1424	<b>Anne Dafeta</b> InterSwitch PayMate Email: <a href="mailto:adafeta@interswitchng.com">adafeta@interswitchng.com</a> Tel: 01 628 3888 ext. 1422  <b>Vanessa Okwuegbunam</b> InterSwitch PayMate Email: <a href="mailto:vokwuegbunam@interswitchng.com">vokwuegbunam@interswitchng.com</a> Tel: 01 628 3888 ext. 1421