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Worldpay Online Payments (WPOP) end of life and migration to new gateway

FAQs

Updated (v.3): 30 August 2022

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Overview

The Worldpay Online Payments (WPOP) gateway will be retired on 14 October 2022. A new gateway is being made available and we are encouraging merchants and partners to migrate to the new gateway well in advance of this date. **Merchants will not be able to take online payments using WPOP from 14 October 2022**.

We are offering a new payments gateway which has 3DS2 capability to meet the Strong Customer Authentication (SCA) requirements that are due to come into effect **on 14 October 2022.** It also has additional features such as support for eWallets (Apple Pay and Google Pay) capability, and enhanced fraud and risk management.

Frequently Asked Questions

3DS2

1. **What is 3DS2?**
   3DS2 is a multi-factor authentication protocol used to confirm digital identity during checkout. Merchants can use this to authenticate identity within the merchant's website without negatively affecting their customer's experience.

   Under the SCA requirements cardholders will be required to provide two of three of the following forms of authentication when making an online payment:
   - something the user is, for example their fingerprint
   - something the user has, for example their phone
   - something the user knows, for example a password.

   Usually this means the user will have to enter a short code sent by SMS by their bank.

2. **What are the limitations to 3DS1 that have led to it being retired?**
   3DS1 was introduced when eCommerce was still relatively new, and before smartphones had become ubiquitous. This means that 3DS1 no longer provides a good user experience in today's mobile-enabled world. For example, 3DS1 relies on pop-up windows that were designed for desktop internet browsers, so they can be difficult to use on a smartphone screen. Furthermore, banks often require customers to remember a static password to complete 3DS1 verification. These passwords can be easy to forget at the checkout and can potentially lead to basket abandonment.

3. **What are the expected advantages of 3DS2?**
   - **Improved use of data:** 3DS2 gives card issuers access to more data on each online payment, which should lead to a more targeted selection of which transactions need to be 'stepped up' for further authentication.

   - **Better user experience:** 3DS2 has been designed with mobile commerce in mind, so it is expected to provide a better customer experience and could reduce the likelihood of basket abandonment when shoppers are asked for additional information at the checkout. For example, 3DS2 doesn't use pop-up windows, which can distract from the website's checkout journey and are not always properly supported on mobiles.

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4. **Can I get ApplePay, GooglePay and PayPal on this new gateway?**
Yes, you can. To accept eWallet payments via the new gateway, you or your integration partner will need to perform an additional API implementation to the gateway.

Please note: Digital Payments are not available via our Secure Acceptance solution (a hosted payment page solution).

5. **Are ApplePay and GooglePay 3DS2 compliant?**
Yes, transactions processed through digital wallets (such as Apple Pay or Google Pay) meet the 2 factor authentication requirements.

6. **Can I continue accepting Amex on the new gateway? (*Updated 27 July 2022*)**

Please note that you will **not** be able to automatically continue accepting Amex on the new gateway. If you wish to keep accepting Amex payments, then you will need to apply to American Express directly for a new account. You can do this by following this link:

 Or calling this number: 0800 339 911 (Monday to Friday, 8am to 6pm)

We recommend you apply as soon as possible to help minimise the risk of disruption to your ability to accept these payments.

7. **What are the 3DS2 exemptions?**
3DS2 will not apply to:
- any transactions where either the merchant or payer is outside the UK or EEA.
- merchant initiated payments, for example subscriptions
- telephone payments

8. **What does 3DS2 mean for transactions?**
You may see a reduction in fraud on your payment service because cardholders need to provide additional authentication before making a payment.

Merchants are not liable for fraudulent transactions if they are processed by 3DS2. If a cardholder disputes a 3DS2 transaction (for example using a chargeback) on the basis that it is fraudulent, it is the responsibility of the bank to refund the cardholder if required, because the issuing bank will have approved the 3DS2 transactions.

Merchants are still liable for transactions that are exempt from 3DS2 and are also responsible if a cardholder disputes a transaction on the basis that they did not receive the goods or service they paid for.

3DS2 checks do not apply to telephone payment (MOTO) services. Consequently, the merchant remains liable for fraudulent MOTO transactions. **Please ensure that you actively manage your fraud settings to minimise your fraud risk**. You can find further details and a link to a training video on how to do this in question 18 below.

9. **Are there any costs for 3DS2?**
There is no additional charge from Worldpay for using 3DS2 to authenticate transactions.

The new gateway

10. **What do I need to do to connect to the new gateway? What work will be required?**
    - You will have to update your integration to make use of the new API mentioned below. This will require technical development effort on your systems. You will need to re-integrate to the new gateway and the effort needed will depend on how your WPOP integration was initially created by your technical team.
    - We will provide access to a new portal where you can log-in to obtain your new API credentials for the test and live environments (look out for an email from Worldpay Customer Support which will contain links to create your new accounts).
    - We will also provide you with technical development documentation to assist your development team.

11. **Who do I contact for any technical support queries with the new Gateway?**
    Please email migrationtechsupport@fisglobal.com.

    If you are associated to a partner, please call your Partner Manager.

12. **When can I contact the support teams?**
    If you need support, we have provided a user guide and online support to help you manage your integration. You can contact the support teams anytime between 9am – 5pm Monday – Friday, but preferably after you have read the instructions/ starter pack, during or after the integration.

13. **How long will it take to integrate and go live?**
    This will depend on the complexity of your systems and the development resource you have available to integrate into the new service. In our previous experience we expect it to take between 2 and 6 weeks depending on the complexity of the integration.

14. **Do you have any integration guides or instruction manuals for reference?**
    Yes, you can find the guide here

15. **I have received an email from Worldpay with a link, but the email address is from Cybersource. Is it trustworthy?**
    Yes, Worldpay has partnered with Cybersource Ltd, a Visa company, to make the new gateway service available to you. The link and email are generated from the gateway platform. It is safe to use the link if it comes from the address below. The link will take you to the gateway to set up and manage your account.

    It will appear to have come from 'Worldpay Customer Support' at donotreply@support.cybersource.com

16. **I did not log on to the gateway portal within 24 hours, how can I regenerate my API key? Why can't you keep it active for more than 24 hours?**
    The link can be resent to you. Please email migrationtechsupport@fisglobal.com to reset the link. It is active for only 24 hours due to security reasons.

17. **I only want to use the gateway for MOTO payments. Is the process still the same?**
    You will still need to migrate to the new gateway. The new gateway supports MOTO payments via its API and via a Virtual Terminal offering.

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18. **Will anything change? What differences will I see if I migrate to the new Gateway?**
    - <u>Your fraud settings will be returned to new default settings, so any configurations or changes made to the fraud setting will have to be re-set by you</u>. There is a video under the 'Training' section on the gateway to help you make the changes
    - New acquiring MID(s) will be issued.
    - There will be a change in viewing your reports –
      - You will have a gateway dashboard for real-time reporting of authorized/refused payments.
      - Your reconciliation data (including dispute reporting) will be available via a portal called My Business Dashboard.

    Both of these will be activated for you as part of the migration.

19. **Is there any change to my billing, settlement or chargebacks?**
    Once you have migrated to the new gateway, the rates for your online transactions (excluding any VAT that may apply) will remain the same. Please note however that we are legally required to add VAT to the gateway element of your fees in the event you are domiciled in the UK.

    - There will be changes to the format of your invoice but fundamentally the information will remain the same.

    - We are also pleased to confirm that instead of funds being settled twice a week, once you migrate to the new gateway you should start to see these being settled on a daily basis (excluding weekends and bank holidays).

    - Chargebacks and invoices can be viewed via the new dashboard. Details of your new Dashboard account will be emailed across to you once your account has been created.

      The API allows you to do chargebacks and refunds via the new Gateway. You also will be able to continue to process refunds using WPOP for a period of time for transactions that were taken on that gateway before 14 October 2022.

20. **Where can I see my transaction report?**
    You will be able to see your transaction report on the new gateway portal as well as on the Worldpay Dashboard. You will be sent credentials to Worldpay Dashboard as part of the migration.

    The transactions for the new gateway will not appear in the WPOP portal.

21. **I currently use Tokens, what's the process for moving those over? What work will be required?**

    Yes, we can migrate tokens created for recurring and card on file transactions over to the new gateway. If you would like to migrate your tokens, please email a request to WPOPtokenmigration@fisglobal.com. Please include your WPOP Admin Code (this is the number starting WPD). For security reasons, this request will need to come from the primary contact on your account. You will receive via email an output file which maps your existing WPOP tokens to their corresponding value on the new gateway. You will need to replace your existing WPOP tokens with the corresponding tokens on the new gateway.

Note: You will receive 2 output files in total: the first of these will include all your historical tokens until the date you were boarded to the new gateway, the second file will include any new tokens created from that date up to the date your request is received. You will need to use both files in order to fully migrate all your tokens.

22. **Does the new gateway support plug-ins?**
Magento, Shopify, OpenCart, FoxyCart and Woo Commerce are currently supported.

23. **What happens if I do not migrate?**
The WPOP platform will be disabled by 14 October 2022 **and if you have not migrated then your contract with us for WPOP and any related acquiring services will end then**. Although you will not be able to take new transactions from that date, you will still be able to process refunds for a short period of time after WPOP is retired.

We recommend you act as soon as possible to migrate to the new gateway well before 14 October 2022 to minimise the risk of disruption to your business.

24. **Why are you disabling WPOP?**
WPOP is not designed for accepting 3DS2 transactions and can only support 3DS1. The new platform also offers improved functionality and features.

25. **Is this Worldpay's gateway? Who are Cybersource?**
Worldpay have partnered with Cybersource Ltd, a Visa company, in order for Worldpay to make the new 3DS2 enabled gateway available to you. Your contract for the new gateway will still be with Worldpay, although you will also need to acknowledge and agree to a Data Processing Agreement with Cybersource in relation to the fraud decisioning products that are provided with the gateway.

26. **Why are you not moving us to another Worldpay gateway?**
We believe the option we have provided is the best match to your current WPOP gateway, as well as providing you with some additional enhanced features (such as eWallets, and enhanced fraud and risk management).

If you feel you have a particular requirement that can best be met by a different Worldpay product, please contact our sales team on 0115 8284034 and they will be happy to discuss this.

27. **Will there be any changes to my contract with Worldpay?**
When you migrate to the new gateway, Worldpay (UK) Limited (not Worldpay Limited) will be responsible under your existing contract for providing the new gateway service to you. You will also need to acknowledge and agree to a Data Processing Agreement with Cybersource Limited, as they consider you to be a joint controller with them for the purposes of the fraud decisioning products that are made available with the new gateway. In all other respects your contract with Worldpay will remain the same.

Please note though that **if you do not migrate to the new gateway, then your existing contract with Worldpay will end on 14 October 2022** as the WPOP gateway will be retired then.

28. **I am on an 18-month terminal hire contract. I have 4 months left, by moving on to the new gateway, will my contract restart for another 18 months?**
No, but you will still need to let us know at least a month before the end of your current hire term if you do not want to renew it. If you don't do that, it will automatically renew for another 18 months.