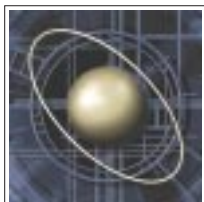


Customer Procedures Guide

Issue 4.5



WorldPay plc
the quick and easy way to sell online

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About this document

What this document is for

Welcome to the WorldPay Customer Procedures Guide. This guide describes the procedures involved in setting up and maintaining your WorldPay account.

Who should use this document

You should use this document if you are a customer or a customer's integrator who is integrating with the WorldPay payment service. In this document the term *customer* refers to a business that is using WorldPay to facilitate the selling of its products/services whereas the term *shopper* refers to a cardholder who is buying the customer's products/services.

What this document covers

This document explains how your WorldPay account is set up and how to carry out various administrative procedures.

The guide also describes the WorldPay Customer Support Extranet and how to use it, but does not include instructions on using any related software such as Microsoft Windows or internet browsers.

What you need to know

To use this guide, you need to know how to operate Microsoft Windows and Internet browsers (such as Netscape Navigator or Internet Explorer).

Record of issues

| Issue | Change |
|-------|---|
| 4.3 | Changes in terminology. |
| 4.4 | Clarification of Collection Assistance and Code 10 procedures. Additions to the Glossary. |
| 4.5 | Changes in terminology. |

Conventions

Text format

Instructions: Each time you are required to do something, the instruction is preceded by a square bullet and the text is larger (as shown below):

- From the pull-down list at the top of the window, select the date for which you wish to view refunds.

Screen buttons: Screen buttons are denoted by bold type (see below):

- Click on the **Transaction Report** button.

Notes

Information that is being emphasised is shown in large, bold type and is enclosed by a box. It is preceded by a picture of an exclamation mark at the side of the paragraph. An example is shown below:



This information is important.

Hints and tips



This is a tip

Hints and tips are shown in the left margin of the page, in sans serif type and are preceded by a picture of a light bulb.

An example is given at the side of this paragraph.

Hypertext links

When using this document as an on-screen PDF file, hypertext links are shown in blue type (see below):

For further details about the Support Extranet, see [page 16](#).

Responsibilities

This chapter outlines what you can expect from us and what we expect from our customers.

WorldPay's Responsibilities

We aim to provide high levels of customer service and satisfaction by meeting the following targets.

Integration Support

We provide you with Integration Guides, which offer a step by step guide to integrating your web site with WorldPay. We can support you with your integration by administering file transfers, by quality checking your site before it goes live and by answering any specific technical questions you may have in relation to your integration.

Unfortunately we do not offer an integration management service and we recommend that, if you do not have the appropriate technical resource within your business, you employ the services of a suitably qualified web designer or systems integrator. The levels of expertise you will require are described on the next page.

WorldPay Partners

WorldPay has dedicated support from hundreds of partners worldwide. For a list of WorldPay Partners, refer to our web site (www.worldpay.com).

Software Supported

We support the WorldPay software which we have provided you with.

We do not support the software used in developing your web site and we cannot assist in developing your web site. Please contact a WorldPay Partner for further assistance.

Cards Accepted

Payment by MasterCard, Visa, Visa Delta, switch and JCB (and any other card agreed by WorldPay from time to time) can be accepted through WorldPay providing use of this service has been agreed by WorldPay. We cannot accept payment by Electron and Maestro cards.

Service Availability

WorldPay aims to provide its services for a minimum of 99.5% of days per annum (this equates to 363 days out of 365).

WorldPay assumes no responsibility for delays or problems that result from third party Internet Service Providers and/or local or long distance telephone carriers.

Escalation Procedure

If at any time we fail to meet these standards or you feel that your issue is not being dealt with effectively, you can contact the Customer Care Manager at mcm@worldpay.com.

The Customer's Responsibilities

Level of expertise required by customer

We require you or your chosen Systems Integrator to have the following levels of expertise, according to your chosen integration method:

| Integration Method | Technical Expertise | Other Technical Requirements | Features of Method |
|------------------------|---|--|---|
| Select Junior | Knowledge of HTML forms. | No scripts need to run on your server. | <ul style="list-style-type: none"> ◆ brandable and configurable payment pages ◆ repeat billing ◆ call-backs ◆ integrated into WorldAccount |
| Select Pro | <ul style="list-style-type: none"> ◆ basic Java programming ◆ web server administration | Server supporting Java servlets. | <ul style="list-style-type: none"> ◆ brandable and configurable payment pages ◆ repeat billing ◆ call-backs ◆ integrated into WorldAccount ◆ additional security measures ◆ automatic exchange rate updates |
| Select Checkout | Knowledge of HTML forms. | No scripts need to run on your server. | <ul style="list-style-type: none"> ◆ multilingual and configurable payment pages ◆ does not offer WorldAccount ◆ repeat billing ◆ delivery address ◆ call-backs |

Customer queries

We require you to submit queries in the proper manner, as described on [page 19](#). Queries submitted in any other fashion may not be dealt with within the specified timescales.

***Customer's
web site
content***

We require you to ensure that:

- ◆ the content of your web site is not illegal and does not promote illegal practices.
- ◆ the content of your web site promotes only products and/or services provided by you and not by any other party.
- ◆ your web site does not use “spam” emailing or any other undesirable practice.

***Payment for
WorldPay
products and
services***

We require you to pay all incurred fees and service charges as defined in the International Customer Agreement.

Refunds

We require you to ensure that the refund procedure as defined in the International Customer Agreement is properly carried out.

See the MMS User Guide for information on how to carry out refunds.

Chargebacks

We require you to fulfill your responsibilities as specified in the International Customer Agreement. For further information about chargebacks, refer to page [22](#).

Who's who at WorldPay?

The following groups of people are involved in setting up and maintaining your WorldPay account. Whenever you contact someone at WorldPay, you can help us by quoting your WorldPay Customer Reference (WCR).

Customer Acceptance Team

What they do

The Customer Acceptance Team receives your initial application form. They assess your application and decide whether you can become a WorldPay customer. The **International Customer Acceptance Team** deal with companies incorporated outside the UK and the **UK Customer Acceptance Team** deal with companies registered within the UK.

Once your web site is live, they also check any changes you wish to make, ensuring they adhere to any agreements you have signed with us. Occasionally, they run random checks on your web site to ensure it conforms to all agreements.

When to contact them

You may need to correspond with the Customer Acceptance Team, should they require any additional information from you in support of an application (see [page 13](#) for full set up details).

Contact details

International Customer Acceptance

WorldPay Ltd
Supernet House
12-14 David Place
St Helier
Jersey
JE2 4TD

email: intapps@worldpay.com

fax: +44 (0)1534 509555

UK Customer Acceptance

WorldPay plc (Applicants)
The Westbrook Centre
Milton Road
Cambridge
CB4 1YG

email: ukapps@worldpay.com

fax: +44 (0)1223 715158

Customer Support Team

What they do

The Customer Support Team have four functions:

Integration - They set up the WorldPay computers to accept your payment pages, once you have been accepted by Customer Acceptance.

Testing - They check your site at the testing stage to ensure there are no technical or operational errors before it goes live. They will inform you of any errors and may be able to advise you as to how to correct them.

Activation - They are responsible for making your web site live. Upon receipt of your Activation Request Form and after approval from Customer Acceptance, they will activate your site.

General Support - The Customer Support Team deal with technical queries you may have during the integration of your site with WorldPay. They are available to receive your request for Customer Support between 0800 and 1800 BST, Monday to Friday.

When to contact them

When your site is ready to go live, send the Customer Support Team your completed Activation Request Form (see [page 13](#) for set up details).

If you need to contact the Customer Support Team with a request for technical support, fill out the **Request For Support Form**, which is found on the Customer Support Extranet. Subsequent correspondence can be emailed.

Contact details

Email:support@worldpay.com

Fax:+44 (0) 1223 715157



WorldPay cannot accept *verbal* instructions regarding changes, faults or queries on your WorldPay Customer Account/System. Please put any instructions to us in writing (via email or fax).

Customer Care Manager (CCM)

What the CCM does

The Customer Care Manager oversees the all components of our service to you and ensures that you are receiving a good level of service.

When to contact the CCM

You may need to contact the Customer Care Manager for advice on who to speak to at WorldPay with your question or problem.

You can also register any comments or complaints that you may have.

Contact details

Email:ccm@worldpay.com

Fax:+44 (0) 1223 715157

Setup

This chapter explains the procedures involved in setting up your WorldPay account, from application to going live. There are three areas involved when setting up your WorldPay account: **Customer Acceptance** (steps 1-5, 9 and 10), **Integration** (steps 6 and 7) and **Activation** (steps 8 and 11).

- 1 Submit the online application form. WorldPay gives an online answer: Accepted or Declined.
- 2 WorldPay displays a payment page.
Submit your payment.
If you are subsequently declined on conclusion of the full Customer Acceptance, you will be given a partial refund (there is an administration fee) plus any money paid for additional currencies.
- 3 WorldPay displays a web page listing documents to download or refer to. Bookmark this page for future reference and download the documents:
 - ◆ [Direct Debit Authority Form](#) (UK customers only)
 - ◆ [WorldPay Customer Agreement](#)¹
 - ◆ [Bank Compliance Form](#)*
 - ◆ [Integration Guide](#) (Select Junior, Select Pro or Select Checkout depending on your selection in the application form)
 - ◆ Customer Procedures Guide (this guide)



There is a link to the online [Activation Request Form \(ARF\)](#) at this page. You will need this when you are ready to go live (at step 8).

| Documents to send | UK Customers | Customers outside the UK |
|--|--|---|
| ◆ Fax a copy of your audited accounts to: (unless you submitted them online) | 01223 715158 | 01534 509555 |
| ◆ Post a signed copy of our Customer Agreement* to: ◆ Complete and sign a bank compliance document*, send it to your bank for stamping then post it to: | WorldPay plc (Applicants) The Westbrook Centre Milton Road Cambridge CB4 1YG | WorldPay Ltd Supernet House 12-14 David Place St Helier Jersey JE2 4TD |
| UK Customers only ◆ Post a completed and signed direct debit form to: | WorldPay plc (Applicants) The Westbrook Centre Milton Road Cambridge CB4 1YG | |

1. If you already have an internet customer ID from your bank, then you will not be presented with this document.

- 4 The Customer Acceptance Team send you your WorldPay Customer Reference (WCR) within one banking day via email. The WCR will stay with you for as long as you remain a WorldPay Customer. At this point two processes begin: Customer Acceptance and Account Set-up. You may start integrating your web site at this stage.



Any decision to start integrating before full acceptance is entirely at your own risk and expense.

5 **Customer Acceptance**

Upon receipt of your documentation the Customer Acceptance Team make a full assessment of your application. They will inform you whether your application has been accepted or declined.

- ◆ If your application is declined, the Customer Acceptance Team send you an email explaining why and you are given a refund, minus WorldPay's administration fee.
- ◆ If your application is accepted, the Customer Acceptance Team send you an email informing you that you are being registered with the Card Schemes (Visa, Mastercard etc). This process takes 1-2 weeks. Once it is complete the Customer Acceptance Team will issue you with Customer Numbers to enable you to start processing.

During the assessment period, you can contact the Customer Acceptance Team on:

ukapps@uk.worldpay.com (UK Customer Acceptance)
intapps@worldpay.com (International Customer Acceptance)

Quote your WCR on all correspondence.

6 **Account Set-Up**

The Customer Support Team set up your WorldPay account according to your chosen integration method:

- ◆ **Select Junior** - the Support team set you up on the Customer Management System
- ◆ **Select Pro** - the Support team set you up on the Customer Management System
- ◆ **Select Checkout** - the Support team set you up on the Customer Management System and give you access to the [Staging Server](#) and the [Customer Support Extranet](#).

Should you have any technical questions during your account setup and integration, you can email the Customer Support Team on **support@worldpay.com**.

- 7 Develop your site.
- 8 When you are happy with your site, submit a completed [Activation Request Form \(ARF\)](#) to the Customer Support Team (this form is linked to from the Download page, referred to at step 3 on [page 13](#)).
- 9 The Customer Acceptance Team quality assess your web site to ensure that it conforms to all agreements that you have signed with WorldPay. If the team find a problem, they inform you and ask you to amend your site before it can be made live.
- 10 Once Customer Acceptance are satisfied with your site, they instruct the Customer Support Team to make your site live.
- 11 The Customer Support Team:
 - ◆ send you confirmation by email that your web site can go live and details of any changes you must make to enable live operation of your site.
 - ◆ send you details of the Customer Management System (CMS), so that you can administer your WorldPay accounts.

Customer Support Extranet

The Customer Support Extranet is located on the WorldPay Staging Server and is available to you if you are using the following integration methods:

- ◆ [Select Checkout](#)
- ◆ [Intershop](#)
- ◆ [Shop@ssistant](#)

From here you can:

- ◆ Browse through frequently asked questions, to find a solution to a query.
- ◆ Submit a query to WorldPay Customer Support.
- ◆ View or download the latest issue of the:
 - [Integration Guide](#)
 - Customer Procedures Guide (this guide)
- ◆ Access a library of images.
- ◆ Access the administration area for your staging server account, where you can:
 - change your staging server password
 - check/reset permissions for all files in your area of the staging server
 - customise your credit card entry page
 - return to the Extranet

How to log on to the Support Extranet



Customer Support send you details of your staging server account.

- Go to <http://extranet.worldpay.com/>
A login dialogue box will be displayed.
- Enter the user name and password for your Staging Server account, then click on **OK** to access the Customer Support Extranet Main Menu.

Update

This chapter describes how to:

- ◆ make changes to your customer information
- ◆ make changes to your web site
- ◆ test your web site

Making changes to your customer information

Follow this procedure, if you wish to make changes to any of your account information.

Here are some examples of changes you may wish to make:

- ◆ additional currency request
- ◆ additional customer number request
- ◆ change to contact details
- ◆ change to remittance currency details

| | |
|------------------|--|
| Procedure | <ol style="list-style-type: none">1 Send an email to the Customer Support Team (support@uk.worldpay.com) stating the change(s) you wish to make.2 The Customer Support Team will either deal with the request themselves or forward your change request to the relevant WorldPay staff member and inform you that they have done so.3 If necessary, the relevant WorldPay staff member will contact you to discuss your request and, in all cases, will inform you when the request has been completed.4 If we cannot deal with your request, we will inform you and give details why. |
|------------------|--|

Making changes to your web site

Follow this procedure, when making changes to your web site.

- 1 Make changes to your site (refer to the [Integration Guide](#) for details).
- 2 When you are happy with your site, fill out an [Activation Request Form \(ARF\)](#).
- 3 Fax the signed [Activation Request Form \(ARF\)](#) to the Customer Support Team on +44 (0) 1223 715157, ensuring both documents are completed.
- 4 The Customer Acceptance Team will quality assess your web site to ensure that it conforms to all agreements that you have signed with WorldPay.

If the team find a problem, they will inform you and, ask you to amend your site before it can be made live.
- 5 Once Customer Acceptance are satisfied with your site, they will instruct the Customer Support Team to make your site live.
- 6 The Customer Support Team will send you confirmation of this by email. They will also include details of any changes you must make to enable live operation of your site.

Activation



Your web site will be checked periodically by the Customer Acceptance Team to ensure that it still conforms to all WorldPay customer agreements.

Testing your web site

You can submit your own test transactions using a valid credit card and then refund the amount to the credit card using the Customer Management System.

Refer to the Customer Management System User Guide for details of how to carry out refunds.



There is a 4.5% Transaction Service Charge on all transactions.

Submitting a query

This chapter describes what to do when you have technical questions. It explains how to submit a query and gives details of how your query will be handled by WorldPay support staff.

If you have a query or problem relating to your WorldPay account, the procedure is as follows:

If you have access to the Staging Server

You can access the [Staging Server](#) if you are using Select Checkout, Intershop or Shop@ssistant.

- 1 Go to the WorldPay Customer Support Extranet (for details of how to do this, refer to [Customer Support Extranet](#)).
- 2 Fill out a **Request for Customer Support** form.
- 3 Click on the **Submit** button.
- 4 A Customer Support representative is available to receive your request from 0800 to 1800 BST. He or she contacts you within the next 4 working hours to answer your query or to advise you when the query is likely to be solved.

If you do not have access to the Staging Server

- 1 Send an e-mail to support@worldpay.com, quoting your [WorldPay Customer Reference \(WCR\)](#).
- 2 A Customer Support representative is available to receive your request from 0800 to 1800 BST. He or she contacts you within the next 4 working hours to answer your query or to advise you when the query is likely to be solved.



If your email system is not operational, you can fax the form to WorldPay Customer Support on +44 (0) 1223 715157 quoting a return fax number.



If you wish to make changes to your web site, refer to [page 17](#).

Emergency Support

Occasionally faults may occur when the WorldPay system or network fails. They can also be caused by factors outside WorldPay's control, such as failures on other networks or by telecom faults. Examples of this are:

- ◆ WorldPay System Down (no response or invalid response)
- ◆ Network outage - (you cannot connect to us)
- ◆ No response from the WorldPay secure server (secure.worldpay.com).

Where these faults occur during office hours, we will be immediately aware of them. Where these faults occur outside office hours, please follow the procedure outlined below.

Emergency Support Outside Office Hours

Between 1800 and 0800 BST and at weekends:

- Telephone the bleeper on **+44 (0) 1534 281111** quoting **reference 2510**.
- Include the following details:
 - WCR
 - company name
 - your name
 - your contact telephone number
 - brief nature of fault



The Technical Support Team will respond to *written reports* of network or system failures outside office hours at no charge. CALLS REGARDING NON-SYSTEM OR NON-NETWORK FAULTS MAY BE CHARGEABLE.

Once the problem is resolved, a member of the Customer Support Team will inform your technical contact and give an explanation of why the problem occurred.

If networks or lines outside of WorldPay's control cause the fault, we will use every means at our disposal to identify where the problem lies and to ensure that the problem is rectified as quickly as possible.

We perform constant checks on all our servers to ensure that they are operational.

Remittance

This section explains when funds are paid to the customer by WorldPay.

For customers offering WorldAccount

Transactions are remitted to the customer's bank account each Wednesday, 5 weeks in arrears. Bank Transfer Charges, Refunds and WorldPay's TSC are calculated and deducted before remittance occurs.

For WorldDirect customers

Transactions are remitted to the customer's bank account each Wednesday, 5 weeks in arrears. Bank Transfer Charges, Refunds and WorldPay's TSC are calculated and deducted before remittance occurs.

For NatWest Acquired customers

Transactions are remitted to the customer's bank account 3 to 5 working days after the transaction was made. If the customer is set up to process sterling transactions only, NatWest debits the agreed MSC from the customer's bank account each month. If the customer is set up for multi-currency processing, NatWest collects the MSC before remittance.

For Other Bank Acquired customers

Transactions are remitted to the customer's bank account 3 to 5 working days after the transaction was made. The acquiring bank debits the agreed MSC from the customer's bank account each month.

Chargebacks

This chapter outlines the procedures followed in the event of a chargeback for a WorldDirect customer. It explains your and WorldPay's role in the process.

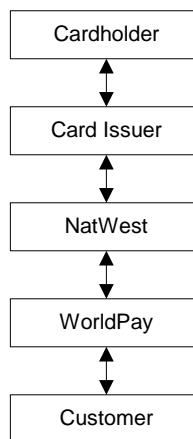


If you are not a WorldDirect customer, you must liaise with your acquiring bank in the event of a chargeback.

A chargeback is a transaction dispute procedure, initiated by a card holder, which may result in a debit being applied to your account.

Summary of the chargeback process

Throughout the process, relationships are clearly defined. The cardholder liaises with the card issuer. The card issuer liaises with NatWest. NatWest liaises with WorldPay and WorldPay liaises with the customer.



The process starts when a card issuer identifies a disputed transaction (refer to page 28 for a list of chargeback reasons) and makes a *Request for Information* (RFI). The cardholder's issuer contacts NatWest who in turn contacts WorldPay. WorldPay contacts you.

Should the RFI prove the issuer's claim, then the issuer raises a *chargeback*.

Once a chargeback has been raised, it cannot be reversed. However, in certain circumstances, WorldPay can proceed with a *Good Faith/Collection Assistance* on your behalf, which may (rarely) result in the issuer reconsidering the chargeback decision.

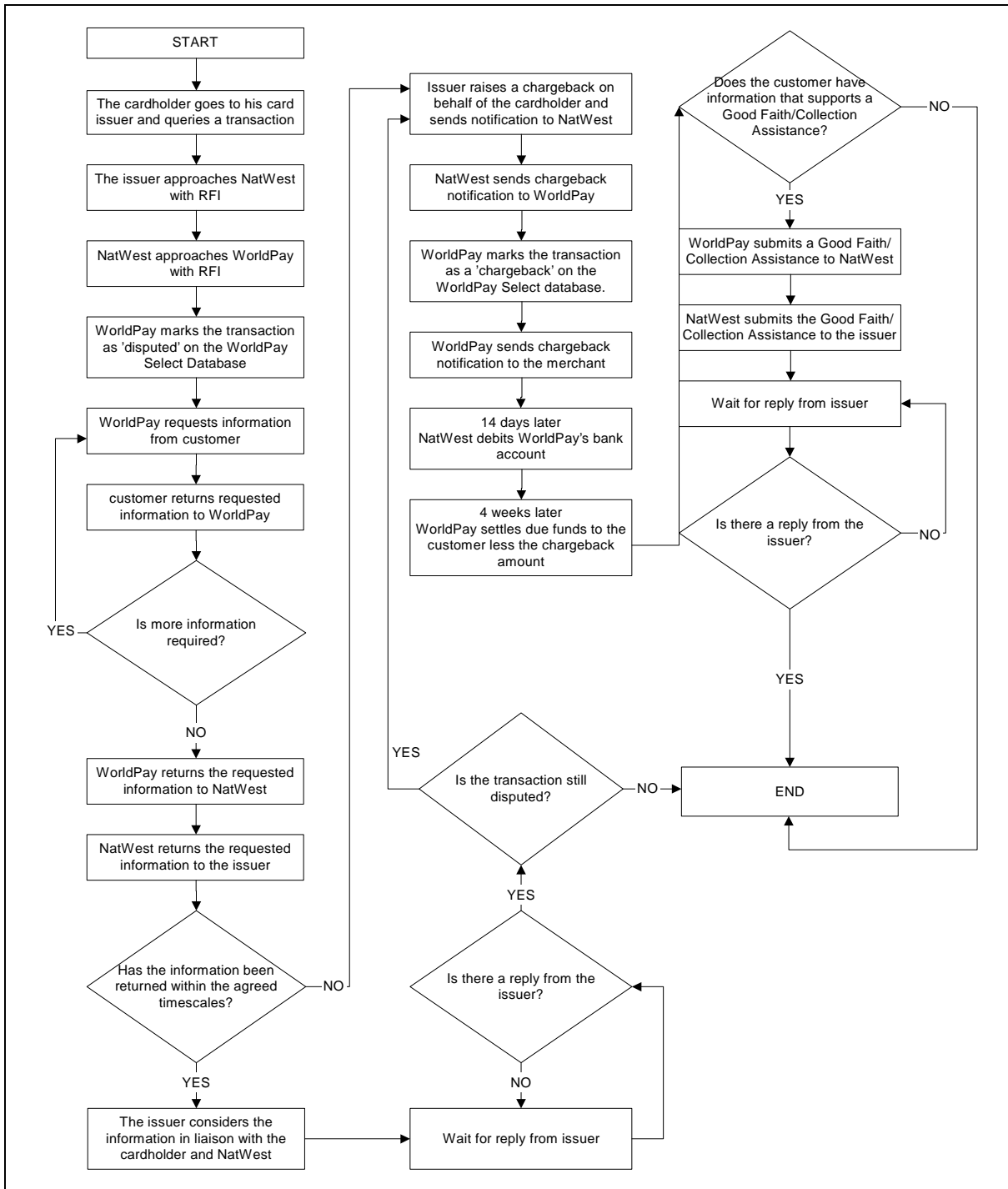


Figure 1: Flowchart of the Chargeback Process

The Request for Information process

A *Request for Information* or *Documentation Request* is a request from the cardholder's issuing bank (issuer) for copies of a signed sales receipt or other suitable documentation to prove the cardholder's participation in the transaction.

Timescales

NatWest and WorldPay must respond to RFIs from card issuers within strict timescales set by the card schemes.



If the issuer does not receive a copy of the transaction receipt within this time, it has the right to chargeback the transaction for 'non-receipt' of documentation.

Process

The process is as follows:

- 1 The cardholder goes to his card issuer and queries a transaction.**
Refer to page [28](#) for a list of chargeback reasons.
- 2 The issuer approaches NatWest.**
When raising a request, issuers do not normally state the reason for the request and they are not required to confirm whether the information provided is sufficient for the cardholder. A chargeback may or may not subsequently be raised.
- 3 NatWest approaches WorldPay for a copy of the transaction receipt.**
The issuer provides NatWest with limited information relating to the transaction. The cardholder's name is not quoted. WorldPay, therefore, receives only the dates, card number and amount.
NatWest's role is to forward the RFIs to WorldPay and to act upon WorldPay's responses in a timely manner. Both WorldPay and NatWest will represent your interests in trying to avoid subsequent chargebacks, but need your support (as detailed below) to undertake the role.
- 4 WorldPay marks the transaction as 'disputed' on the WorldPay [Select Database](#).**
Once a transaction is marked as 'disputed', you cannot refund it.

5 WorldPay forwards the transaction information to you for your reply.

WorldPay supplies you with the card number.

6 You provide WorldPay with the following information:

- ◆ mail order schedule (incorporating a description of the goods supplied) with proof of delivery signed by the cardholder.
- ◆ copy of the sale (incorporating a description of the goods supplied) for a transaction, which clearly shows that the transaction was internet-based, with proof of delivery signed by the cardholder.

The more information you are able to supply at this stage, the more likely you are to reduce the instance of further RFIs and, potentially, chargebacks to your account.

If you do not respond to WorldPay's request within the time stated, this will almost certainly result in the issuer raising a chargeback for 'non-receipt' of documentation.



WorldPay despatches correspondence to the most recent e-mail address/fax number held on our computer records. It is important that you advise WorldPay immediately of any change of address.

7 WorldPay passes the information to NatWest.

8 NatWest passes the information to the issuer.

9 The issuer reviews the information in liaison with its cardholder and NatWest.

NatWest can only dispute the RFI, if the reason under which it has been raised is invalid or a refund had been processed to the cardholder's account before the RFI was raised.

10 If the transaction remains disputed at this stage, the issuer raises a chargeback on behalf of the cardholder (refer to page 26).

If the transaction is no longer disputed, the process stops here.

The Chargeback Process

Timescales

The timescales vary for each chargeback reason and card scheme. A chargeback may be raised several months after the transaction. The first chargeback time limit is generally calculated from either:

- ◆ the date the transaction is processed by the card scheme or
- ◆ the date of expected receipt of services (for travel services expected date of travel).

The first chargeback time limit begins on the calendar day following these dates, and the issuer has typically up to 190 days from this day to raise the chargeback.

Any guarantee, membership or subscription period purchased as part of the transaction may be added to the 190 day period. For example, goods with a 12 month guarantee which has been stated on the web site, can be charged back within 545 days of either of the above two dates.

Process

The process is as follows:

- 1 The issuer sends a chargeback notification to NatWest requesting documentation to support the disputed transaction.
- 2 NatWest forwards the chargeback notification to WorldPay.
- 3 WorldPay marks the transaction as a 'chargeback' on the WorldPay [Select Database](#).
- 4 14 days later, NatWest debits the chargeback amount from WorldPay's bank account.
- 5 4 weeks later, WorldPay remits due funds to you less the chargeback amount.

The Collection Assistance process

Once the chargeback process has been completed, or the card scheme timescales have expired, there is no further recourse to the card issuer.

However, there may be reasons, outside the card scheme rules and regulations, where we would wish the issuer to reconsider the circumstances surrounding a chargeback.

This can be achieved by a Collection Assistance attempt; a letter to the card issuer, with supporting documentation, requesting that it reconsider the chargeback decision.



This option is considered a ‘last resort’ and can only be considered if you can provide evidence that the chargeback is invalid or that you have corrected the original defect.

Valid reasons for making a Collection Assistance attempt are:

- ◆ The issuer has processed the chargeback, even though the customer refunded the transaction to the cardholder before an RFI was raised.
- ◆ The card scheme timescales have expired, before the customer has received supporting documentation, e.g. postal delivery documents.

The card issuer is not obliged to view the case, make payment or even reply to a Collection Assistance.

Initiating a Collection Assistance

Should you believe that you have a valid reason for making a Collection Assistance attempt:

- 1 Write a letter on your headed paper saying that you would like to initiate a Collection Assistance attempt.
- 2 Send the letter to:
Remittance Department (Chargebacks)
WorldPay Limited
WorldPay House
12-14 David Place
St Helier
Jersey
JE2 4TD

Chargeback Reasons

Below are the most common reasons for which a transaction may be disputed.

Card Validity Reasons

- ◆ The card had expired at the time of the transaction.
- ◆ The card was accepted before it was valid.
- ◆ The card number is incorrect and cannot be applied to an existing account.

Cardholder Dispute Reasons

- ◆ The cardholder did not receive goods or services ordered.
- ◆ The cardholder returned goods to you.
- ◆ You agreed to process a refund, but the cardholder has not received a credit on their account.
- ◆ The cardholder cancelled his authority for you to debit his account (for Continuous Authority Transactions only).
Note: Continuous Authority Transactions on a SWITCH card are invalid.
- ◆ The cardholder states that he did not authorise or participate in the transaction.
- ◆ The cardholder states that he paid for the goods or services by other means.
- ◆ The cardholder has received goods that are not the same as described when ordered.
- ◆ The cardholder received defective merchandise.

These chargebacks can only be avoided if you have provided proof that the genuine cardholder received all the goods or services you agreed to, in perfect condition. This will include proof of delivery signed by the cardholder.

Authorisation Issues

- ◆ Where you have processed two or more consecutive transactions for a single purchase, which in total exceed your floor limit and have not obtained a single authorisation for the combined total. This is called a split sale.

These chargebacks can only be avoided if you can provide documentation to show that the transaction was authorised correctly.

Processing Issues

The following may apply if there has been an error when you processed or entered the details of the transaction.

- ◆ The transaction was processed more than once in error.
- ◆ A refund transaction was processed as a sale.
- ◆ An incorrect amount has been processed or key entered.
- ◆ A card number (PAN) has been key entered incorrectly.

These chargebacks can be prevented, if you can provide documentation to show that the transaction was processed correctly.

Request for Information Issues

The following may apply if a Request for Information has not been fulfilled correctly and within time.

- ◆ You have not replied to a Request for Information within time.
- ◆ The documentation you have supplied is illegible. The onus is on you to provide legible copies of the required documentation, within the timescales stipulated.
- ◆ You have not supplied proof that the goods were received and signed for by the cardholder.

It is important that you provide as much information as possible when you receive a letter and that all documentation is legible.

Preventing Chargebacks

It is not possible for you to avoid chargebacks completely, however, the following could help you reduce the number of RFIs and chargebacks you may receive.

Note that this is not an exhaustive list.

To help in the prevention of chargebacks, we recommend that you follow the guidelines below.

If you fail to follow these recommendations your transactions are more likely to be rejected or in due course charged back to you.

General

- ◆ Ensure that you have read and understood your Customer Agreement.
- ◆ Ensure that you indicate “internet transaction” on each sale.
- ◆ Double check all details for transactions.
- ◆ Supply as much information as possible when you receive a Request for Information.

Web site

Your web site should display the following information:

- ◆ A complete description of the goods and services offered and details of any guarantee, membership or subscription period offered in the price.
- ◆ Details of your returns/refund policy
- ◆ Customer service contact, including email address, phone number and address
- ◆ Transaction currencies in which you can deal
- ◆ Export restrictions (if known)
- ◆ Delivery policy
- ◆ Country of domicile

Delivery of your product/service

You should retain documentary evidence of the delivery, together with a description of the goods/services supplied, for a minimum of 12 months.

Do not despatch goods by whatever means (including online delivery) to a third party address (that is, an address other than the cardholder’s address); this is considered *very* high risk.

When delivering the goods, obtain the cardholder's signature to show proof of delivery. If possible take an imprint of the card at this point.

Suspicious Circumstances

You should look out for the following suspicious circumstances:

- ◆ A shopper placing a very large order without any preference for the size, colour, make or model of the goods
- ◆ An existing shopper who suddenly orders a substantial volume of goods
- ◆ A shopper who provides you with more than one card to cover one order or a set of orders
- ◆ A shopper who orders more than once in a given day
- ◆ A shopper who has attempted the same transaction more than once, with the card failing at the first attempt
- ◆ A shopper whose card issue country does not match his delivery address (this information is shown on the Full Transaction Detail under AVS Response on the Customer Management System. See the CMS User Guide for details of how to display the Full Transaction Details).
- ◆ A shopper who refuses to confirm details of card number and/or address details.



Authorisation of a transaction by WorldPay does not guarantee payment; it will only check the availability of funds at the time of the transaction and that the card has not been reported lost or stolen. Authorisation cannot validate the address given by the shopper. We recommend, therefore, that you should undertake additional enquiries.

Refunding a suspected fraudulent transaction

You can refund a transaction you suspect to be fraudulent, however, once you receive a RFI or a chargeback, it is too late to refund the transaction. If you do so you risk losing the money twice.

Code 10 calls

Where you are suspicious of a transaction, try contacting the cardholder by telephone to clarify the order. Should you remain suspicious undertake a “code 10” authorisation call.



Codes 10s are designed for use in exceptional circumstances not for authorising every transaction.

The procedure for carrying out a code 10 call is as follows:

- 1 Contact the cardholder to clarify the order.
Should you remain suspicious about the transaction, ask the cardholder to tell you the name of their *card issuer* and go to step 2.
- 2 Send an email to **remittance@uk.worldpay.com**:
 - ◆ say that you wish to carry out a code 10 call
 - ◆ quote the transaction ID
 - ◆ include your contact telephone number
- 3 WorldPay telephone you with:
 - ◆ *card number*
 - ◆ *card issuer*
 - ◆ *card issue number*
 - ◆ *card expiry date*
 - ◆ your *Outlet ID* (also known as *Streamline Number*)
- 4 Telephone NatWest on **0345 600510**
- 5 Advise NatWest:
 - ◆ of your *Outlet ID* and the *card details*
 - ◆ that the transaction has been processed through WorldPay
 - ◆ that you are suspicious about the transaction

Code 10 capability is usually available within seven days of your web site going live.

Glossary

A

Activation Request Form (ARF)

Submit this form to the Customer Support Team when you are ready to make your site live (refer to “Setup” on page 13 and “Update” on page 17).

authorisation

A process where the transaction is approved.

B

Bank Compliance Form

You must complete this document and get it stamped by your bank to confirm your business details. It is a requirement of our Customer Acceptance process.

C

Card Scheme

Mastercard, Visa or Switch.

Card Scheme Rules and Regulations

Operating rules set by the card schemes to which all member banks must comply.

chargeback

A chargeback is a transaction dispute procedure, initiated by a card holder, which may result in a debit being applied to the customer’s account.

Collection Assistance

A ‘Please can you help’ type of letter sent by one card scheme member to another.

continuous authority transaction (Mastercard and Visa only)

A transaction for which a cardholder grants written permission to a customer to periodically charge their account number for recurring goods or services (for example, club membership or magazine subscription).

Customer Management System (CMS)

A tool for WorldPay customers to manage their WorldPay accounts.

Customer Support Extranet

A resource that is available to customers using Select Checkout, Intershop or Shop@ssistant.

D**Direct Debit Authority Form**

UK customers must fill out a direct debit authority, so that WorldPay can debit any fees that are due (for example the annual setup fee).

E**expired card**

A card on which the embossed, encoded, or printed expiry date has passed.

F**fulfilment**

A document image that NatWest supplies in response to a Request for Information.

G**Good Faith**

A 'Please can you help' type of letter sent by one card scheme member to another.

I**Integration Guide**

The technical guide that helps you to set up your Shopping System to use the WorldPay Internet payment mechanism. You can view or download this document when you have paid for WorldPay. You can also view or download the document from the Customer Support Extranet.

Intershop

A method of integrating with WorldPay.

issuer

Also *Issuing Bank, Card Issuer*. A member bank that issues cards and whose name appears on the card.

L**Live Server**

The secure server onto which the WorldPay Integration Team transfers your payment page files to make them live.

M**member**

An organisation (usually a bank) which is signed up to operate within the terms of the card scheme.

MSC

See [Transaction Service Charge \(TSC\)](#).

R**Request for Information (RFI)**

A request from the cardholder's issuing bank for copies of a signed sales receipt or other suitable documentation to prove the validity of a transaction.

remittance currencies

The currencies in which WorldPay pays the customer. The customer must have an account for each remittance currency before applying. There are 22 remittance currencies.

S**Select Checkout**

A method of integrating with WorldPay. Select Checkout lets you have multilingual and configurable payment pages, but does not offer WorldAccount. Checkout allows you to have repeat billing, a delivery address and call-backs. To integrate with Select Checkout you need knowledge of HTML forms. No scripts need to run on your server.

Select Database

The main transaction and reporting database underlying the Select Gateway.

Select Gateway

The web-facing service for capturing payment information.

Select Junior

A method of integrating with WorldPay. Select Junior enables brandable and configurable payment pages, repeat billing and call-backs. It is

already integrated into WorldAccount. To integrate with Select Junior you require knowledge of HTML forms. No scripts need to run on your server.

Select Pro

A method of integrating with WorldPay. Select Pro lets you have brandable and configurable payment pages, repeat billing, call-backs, and is already integrated into WorldAccount. It also features additional security measures and automatic exchange rate updates. To integrate with Select Pro you need basic Java programming and web server administration skills, and preferably a server supporting Java servlets.

Shop@ssistant

A method of integrating with WorldPay.

split sale

Where a customer has processed two or more transactions that in total exceed his floor limit, to avoid having to obtain a single authorisation for the combined total.

Staging Server

Accessible to customers using Select Checkout, Intershop or Shop@ssistant. The server to which you must move your payment page files (from your local machine) so that the Integration Team can transfer them to the Live server. Refer to the Integration Guide for more detailed information.

You can also access the WorldPay Support Extranet on the Staging Server.

Your area on the Staging Server is `username.staging.worldpay.com`.

T**transaction currencies**

The currencies in which a shopper pays for goods/services on your web site. There are over 160 transaction currencies.

Transaction Service Charge (TSC)

Formerly *MSC*. The charge levied on a transaction by WorldPay or a bank.

W

WorldAccount

An additional option for WorldPay customers who are using Select Pro or Select Junior. A WorldAccount allows you to make low value purchases in the lowest denomination of up to 19 currencies. The shopper sets up a virtual account with WorldPay, a *WorldAccount*, in the currency of his choice and “loads” his account using a credit or debit card. With his WorldAccount username and password, he can then buy goods and services from participating customers in his preferred currency.

WorldPay Customer Agreement

The Agreement that you signed when accepted as a WorldPay customer. Both the customer and WorldPay hold a copy of this agreement.

WorldPay Customer Reference (WCR)

Sometimes called *WorldPay Customer ID*.

The unique number that is given to you when you first apply to use WorldPay. This number identifies you on WorldPay’s database. It stays with you for as long as you are a WorldPay Customer.

Currency Codes

| Country | Currency Code | Currency Name | Currency Exponent |
|--------------------------------|---------------|-------------------|-------------------|
| Afghanistan | AFA | Afghani | 2 |
| Albania | ALL | Lek | 2 |
| Algeria | DZD | Algerian Dinar | 2 |
| Angola | AON | New Kwanza | 2 |
| Argentina | ARS | Argentine Peso | 2 |
| Aruba | AWG | Aruban Guilder | 2 |
| Australia | AUD | Australian Dollar | 2 |
| Austria | ATS | Schilling | 2 |
| Bahamas | BSD | Bahamian Dollar | 2 |
| Bahrain | BHD | Bahraini Dinar | 3 |
| Bangladesh | BDT | Taka | 2 |
| Barbados | BBD | Barbados Dollar | 2 |
| Belgium | BEF | Belgian Franc | 0 |
| Belize | BZD | Belize Dollar | 2 |
| Bermuda | BMD | Bermudian Dollar | 2 |
| Bolivia | BOB | Boliviano | 2 |
| Bosnia & Herzegovina | BAD | Bosnian Dinar | 2 |
| Botswana | BWP | Pula | 2 |
| Brazil | BRL | Real | 2 |
| Brunei | BND | Brunei Dollar | 2 |
| Bulgaria | BGL | Lev | 2 |
| Burkina Faso, Mali, Senegal | XOF | CFA Franc BCEAO | 0 |
| Burundi | BIF | Burundi Franc | 0 |

| Country | Currency Code | Currency Name | Currency Exponent |
|---|---------------|-----------------------|-------------------|
| Cambodia | KHR | Cambodia Riel | 2 |
| Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon | XAF | CFA Franc BEAC | 0 |
| Canada | CAD | Canadian Dollar | 2 |
| Cape Verde | CVE | Cape Verde Escudo | 2 |
| Cayman Islands | KYD | Cayman Islands Dollar | 2 |
| Chile | CLP | Chilean Peso | 2 |
| China | CNY | Yuan Renminbi | 2 |
| Colombia | COP | Colombian Peso | 2 |
| Comoros | KMF | Comoro Franc | 0 |
| Costa Rica | CRC | Costa Rican Colon | 2 |
| Croatia | HRK | Croatian Kuna | 2 |
| Cuba | CUP | Cuban Peso | 2 |
| Cyprus | CYP | Cyprus Pound | 2 |
| Czech Republic | CZK | Czech Koruna | 2 |
| Denmark | DKK | Danish Krone | 2 |
| Djibouti | DJF | Djibouti Franc | 0 |
| Dominica | XCD | East Caribbean Dollar | 2 |
| Dominican Republic | DOP | Dominican Peso | 2 |
| East Timor | TPE | Timor Escudo | 2 |
| Ecuador | ECS | Ecuador Sucre | 2 |
| Egypt | EGP | Egyptian Pound | 2 |
| El Salvador | SVC | El Salvador Colon | 2 |
| Estonia | EEK | Kroon | 2 |
| Ethiopia | ETB | Ethiopian Birr | 2 |

| Country | Currency Code | Currency Name | Currency Exponent |
|--------------------|----------------------|------------------------|--------------------------|
| European Union EMU | EUR | Euro | 2 |
| Falkland Islands | FKP | Falkland Islands Pound | 2 |
| Fiji | FJD | Fiji Dollar | 2 |
| Finland | FIM | Markka | 2 |
| France | FRF | French Franc | 2 |
| French Polynesia | XPF | CFP Franc | 0 |
| Gambia | GMD | Dalasi | 2 |
| Germany | DEM | Deutsche Mark | 2 |
| Ghana | GHC | Cedi | 2 |
| Gibraltar | GIP | Gibraltar Pound | 2 |
| Greece | GRD | Drachma | 0 |
| Guatemala | GTQ | Quetzal | 2 |
| Guinea | GNF | Guinea Franc | 0 |
| Guinea Bissau | GWP | Guinea - Bissau Peso | 2 |
| Guyana | GYD | Guyana Dollar | 2 |
| Haiti | HTG | Gourde | 2 |
| Honduras | HNL | Lempira | 2 |
| Hong Kong | HKD | Hong Kong Dollar | 2 |
| Hungary | HUF | Forint | 2 |
| Iceland | ISK | Iceland Krona | 2 |
| India | INR | Indian Rupee | 2 |
| Indonesia | IDR | Rupiah | 2 |
| Iran | IRR | Iranian Rial | 2 |
| Iraq | IQD | Iraqi Dinar | 2 |
| Ireland | IEP | Irish Pound | 2 |
| Israel | ILS | Shekel | 2 |

| Country | Currency Code | Currency Name | Currency Exponent |
|---------------------------------------|----------------------|----------------------|--------------------------|
| Italy | ITL | Italian Lira | 0 |
| Jamaica | JMD | Jamaican Dollar | 2 |
| Japan | JPY | Yen | 0 |
| Jordan | JOD | Jordanian Dinar | 3 |
| Kazakhstan | KZT | Tenge | 2 |
| Kenya | KES | Kenyan Shilling | 2 |
| Korea | KRW | Won | 0 |
| Korea, Democratic Peoples Republic of | KPW | North Korean Won | 2 |
| Kuwait | KWD | Kuwaiti Dinar | 3 |
| Kyrgyzstan | KGS | Som | 2 |
| Lao Peoples | LAK | Kip | 2 |
| Latvia | LVL | Latvian Lats | 2 |
| Lebanon | LBP | Lebanese Pound | 2 |
| Lesotho | LSL | Loti | 2 |
| Liberia | LRD | Liberian Dollar | 2 |
| Libyan Arab Jamahiriya | LYD | Libyan Dinar | 3 |
| Lithuania | LTL | Lithuanian Litas | 2 |
| Luxembourg | LUF | Luxembourg Franc | 0 |
| Macau | MOP | Pataca | 2 |
| Macedonia (the former Yugoslav) | MKD | Denar | 2 |
| Madagascar | MGF | Malagasy Franc | 0 |
| Malawi | MWK | Kwacha | 2 |
| Malaysia | MYR | Malaysian Ringitt | 2 |
| Maldives | MVR | Rufiyaa | 2 |
| Malta | MTL | Maltese Lira | 2 |

| Country | Currency Code | Currency Name | Currency Exponent |
|---------------------|---------------|------------------------------|-------------------|
| Mauritania | MRO | Ouguiya | 2 |
| Mauritius | MUR | Mauritius Rupee | 2 |
| Mexico | MXN | Mexico Peso | 2 |
| Mongolia | MNT | Mongolia Tugrik | 2 |
| Morocco | MAD | Moroccan Dirham | 2 |
| Mozambique | MZM | Metical | 2 |
| Myanmar | MMK | Myanmar Kyat | 2 |
| Namibia | NAD | Namibian Dollar | 2 |
| Nepal | NPR | Nepalese Rupee | 2 |
| Netherland Antilles | ANG | Netherlands Antilles Guilder | 2 |
| Netherlands | NLG | Netherlands Guilder | 2 |
| New Zealand | NZD | New Zealand Dollar | 2 |
| Nicaragua | NIO | Cordoba Oro | 2 |
| Nigeria | NGN | Naira | 2 |
| Norway | NOK | Norwegian Krone | 2 |
| Oman | OMR | Rial Omani | 3 |
| Pakistan | PKR | Pakistan Rupee | 2 |
| Panama | PAB | Balboa | 2 |
| Papua, New Guinea | PGK | New Guinea Kina | 2 |
| Paraguay | PYG | Guarani | 0 |
| Peru | PEN | Nuevo Sol | 2 |
| Philippines | PHP | Philippine Peso | 2 |
| Poland | PLN | New Zloty | 2 |
| Portugal | PTE | Portugese Escudo | 0 |
| Qatar | QAR | Qatari Rial | 2 |

| Country | Currency Code | Currency Name | Currency Exponent |
|---------------------------|----------------------|------------------------|--------------------------|
| Romania | ROL | Leu | 2 |
| Russian Federation | RUR | Russian Ruble | 0 |
| Rwanda | RWF | Rwanda Franc | 2 |
| Samoa | WST | Tala | 2 |
| Sao Tome & Principe | STD | Dobra | 2 |
| Saudi Arabia | SAR | Saudi Riyal | 2 |
| Seychelles | SCR | Seychelles Rupee | 2 |
| Sierra Leone | SLL | Leone | 2 |
| Singapore | SGD | Singapore Dollar | 2 |
| Slovakia | SKK | Slovak Koruna | 2 |
| Slovenia | SIT | Tolar | 2 |
| Solomon Islands | SBD | Solomon Islands Dollar | 2 |
| Somalia | SOS | Somalia Shilling | 2 |
| South Africa | ZAR | Rand | 2 |
| Spain | ESP | Spanish Peseta | 0 |
| Sri Lanka | LKR | Sri Lanka Rupee | 2 |
| St Helena | SHP | St Helena Pound | 2 |
| Sudan | SDP | Sudanese Pound | 2 |
| Suriname | SRG | Suriname Guilder | 2 |
| Swaziland | SZL | Swaziland Lilangeni | 2 |
| Sweden | SEK | Sweden Krona | 2 |
| Switzerland | CHF | Swiss Franc | 2 |
| Syrian Arab Republic | SYP | Syrian Pound | 2 |
| Taiwan, Province of China | TWD | New Taiwan Dollar | 2 |
| Tajikistan | TJR | Tajik Ruble | 0 |
| Tanzania | TZS | Tanzanian Shilling | 2 |

| Country | Currency Code | Currency Name | Currency Exponent |
|--------------------------|---------------|-----------------------------|-------------------|
| Thailand | THB | Baht | 2 |
| Tonga | TOP | Tonga Pa'anga | 2 |
| Trinidad & Tobago | TTD | Trinidad & Tobago Dollar | 2 |
| Tunisia | TND | Tunisian Dinar | 3 |
| Turkey | TRL | Turkish Lira | 2 |
| Uganda | UGX | Uganda Shilling | 0 |
| Ukraine | UAH | Ukrainian Hryvnia | 2 |
| United Arab Emirates | AED | United Arab Emirates Dirham | 2 |
| United Kingdom | GBP | Pounds Sterling | 2 |
| United States of America | USD | US Dollar | 2 |
| Uruguay | UYU | Uruguayan Peso | 2 |
| Vanuatu | VUV | Vanuatu Vatu | 0 |
| Venezuela | VEB | Venezuela Bolivar | 2 |
| Vietnam | VND | Viet Nam Dong | 2 |
| Yemen | YER | Yemeni Rial | 2 |
| Yugoslavia | YUM | Yugoslavian New Dinar | 2 |
| Zaire | ZRN | New Zaire | 2 |
| Zambia | ZMK | Zambian Kwacha | 2 |
| Zimbabwe | ZWD | Zimbabwe Dollar | 2 |

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