

» Smartpay (ePDQ) quick start guide

Using ePDQ

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ePDQ is most commonly used to process Mail or Telephone Orders (MOTO) manually via the Virtual Terminal, and to link to a website/shopping cart system to allow your customers to pay online for goods or services. However, ePDQ has great flexibility allowing it to be used in a number of scenarios.

For example, you might have a travel booking system that includes a facility to take payments over the phone – in this scenario you might integrate ePDQ into that system rather than login separately to the Virtual Terminal.

Alternatively, you might wish to send your customers a link via email to allow them to pay off an invoice. This is commonly referred to as 'Pay by Link' and you can integrate ePDQ to support accepting transactions in this way.

Ultimately, how you use ePDQ for your 'customer not present' transactions is up to you – the options are limitless!

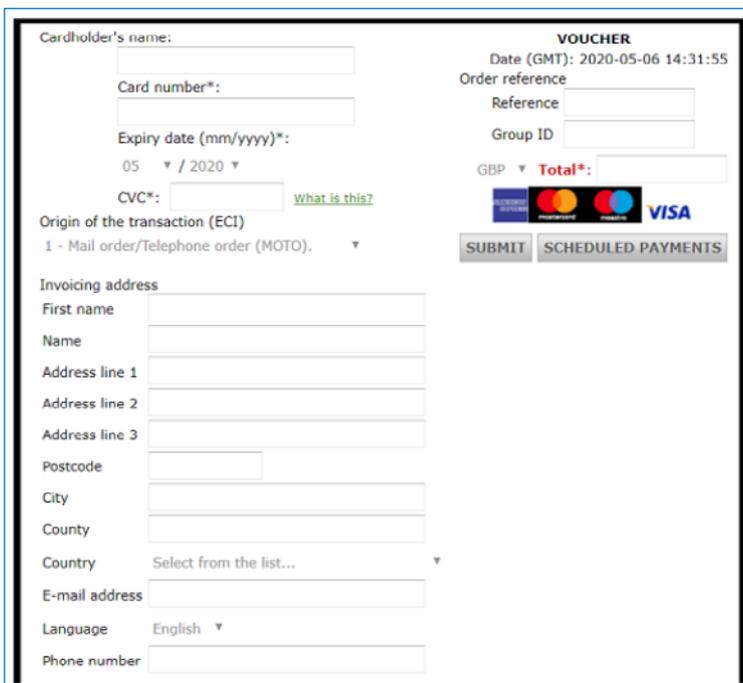
Virtual terminal for MOTO

In the ePDQ Back Office portal you can find the Virtual Terminal by clicking on Operations and then New Transaction.

This screen allows you to process mail or telephone orders for your customers, and provides a number of fields to allow you to capture additional information about the cardholder, both for your records as well as to support any additional fraud checks that may be carried out.

In addition, the Virtual Terminal can also allow you to schedule future payments for the cardholder – for instance, if they are paying you for an item in irregular instalments over a period of time.

Please note, the "Scheduled Payments" feature is not available by default – please refer to the 'Options' screen in your ePDQ Back Office Portal to review additional functionality you can activate.



The screenshot shows the ePDQ Virtual Terminal form for processing a Mail Order/Telephone Order (MOTO). The form is divided into several sections:

- Cardholder's name:** A text input field.
- Card number*:** A text input field.
- Expiry date (mm/yyyy)*:** A dropdown menu showing '05 / 2020'.
- CVC*:** A text input field with a link 'What is this?'.
- Origin of the transaction (ECI):** A dropdown menu showing '1 - Mail order/Telephone order (MOTO)'.
- VOUCHER:** A section containing:
 - Date (GMT):** 2020-05-06 14:31:55
 - Order reference:** A text input field.
 - Reference:** A text input field.
 - Group ID:** A text input field.
 - GBP Total*:** A text input field.
 - Logos:** Logos for American Express, Mastercard, and VISA.
 - Buttons:** 'SUBMIT' and 'SCHEDULED PAYMENTS'.
- Invoicing address:** A section containing:
 - First name:** A text input field.
 - Name:** A text input field.
 - Address line 1:** A text input field.
 - Address line 2:** A text input field.
 - Address line 3:** A text input field.
 - Postcode:** A text input field.
 - City:** A text input field.
 - County:** A text input field.
 - Country:** A dropdown menu showing 'Select from the list...'.
 - E-mail address:** A text input field.
 - Language:** A dropdown menu showing 'English'.
 - Phone number:** A text input field.

For further information on using the Virtual Terminal, please review the instructions held on the ePDQ Support Site: <https://support.epdq.co.uk/en/integration/all-sales-channels/e-terminal-virtual-terminal/guide>

Integrating ePDQ

The most compelling reason for choosing a product like ePDQ is that it allows you to accept payments online – via your website, your shopping cart system or through a mobile app. The work required to integrate ePDQ into your customer's payment journey is necessarily technical in nature, and this is where your web developer typically comes in. You may already have an in-house web developer, or you may have enough technical expertise to have a go yourself – the integration itself is straightforward for anyone with a working knowledge of building websites and handling basic server-side code.

Having said that, there are numerous options available to you in order to get your online payments up and running with ePDQ. For instance, you may be using a shopping cart system for which an ePDQ 'plugin' might already exist – a plugin is a piece of pre-written code that allows you to more easily connect your website or shopping cart system with ePDQ. Alternatively, you may have a simple website offering a few basic goods or

services, and you can use some standard coding practises (i.e. HTTPS Post/Get) to link your 'checkout' page into ePDQ.

Ultimately, how you choose to use and integrate ePDQ is up to you and your web developer. ePDQ offers a huge array of functionality and customisation options, whilst also offering standard 'off the shelf' approaches. You can go 'all-in' and take advantage of the customisation features to make the payment page align to the carefully designed look and feel of your website, or integrate the most basic of features to simply process payments with the minimum of fuss and effort. It really is up to you.

You can find details on how to integrate ePDQ our Support Site – below are a few helpful links to some specific options:

Hosted Payment Page (basic integration)

<https://support.epdq.co.uk/integration/all-sales-channels/integrate-with-e-commerce/>

Flex Checkout (full pay page customisation)

<https://support.epdq.co.uk/integration/all-sales-channels/flexcheckout>

Frequently asked questions

Q. How "easy" is ePDQ to integrate?

A. Integration of ePDQ typically requires a web developer to do this on your behalf, although if you are familiar with the basic concepts of web and server-side coding then you may be able to integrate the gateway yourself. Many of the third party plugins that allow you to link a shopping cart system (e.g. Magento, Woo Commerce etc.) are included with step-by-step instructions.

Q. How do I integrate Pay by Link?

A. 'Pay by Link' is a generic term used to describe the ability to send your customers a link via email that sends them directly to the payment page to process their transaction, without the need for a website or shopping cart. Common scenarios for a pay by link solution include situations where you simply need ePDQ to process payments for invoices, for example.

To integrate Pay by Link you need to follow the standard integration instructions, but instead of directing your customer through a website to arrive at the payment page, you instead utilise standard server-side type coding functions to embed the payment page redirection URL into an email. It is possible to achieve similar results using JavaScript, but how you implement Pay by Link depends on how your web developer can deploy this for you.

Q. Is there a 'plug-in' available to link ePDQ to the shopping cart/accounting system/third-party application I am using?

A. There are numerous plugins available to link ePDQ to a wide variety of popular third party applications that you might use to support your transaction-processing model. The majority of these are provided by vendors not associated with Barclaycard, so we are unable to provide any guarantees regarding their suitability. If in doubt, you should discuss this with the provider of the third party system, or your web developer (as they may be able to create a plugin for you), or simply perform a relevant Google search to determine whether any solutions exist to link your payment system/website to ePDQ.

This information is available in large print, Braille and audio, by calling 0800 161 5326 or 1800 812 700.

Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls to 1800 numbers are free from ROI landlines and personal mobiles otherwise call charges may apply. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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