

Wirecard CEE Integration Documentation



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Credit Card - Mail Order and Telephone Order

General information

This payment method which is also known as CCARD-MOTO, standing for credit card payments based on a **Mail Order** or **Telephone Order**, is intended for **back office** transactions and is suited for **any system that is capable of storing orders**, such as ERP systems and call center applications.

In general, when using this payment method, consumers have two options to order services or items:

1. Per mail, fax or letter: Consumer forwards the order and the payment method details to you in written form.
2. Per telephone: Consumer calls e.g. your service center to place the order and communicates the payment method details by telephone.

Consumers may purchase services or items without having to disclose their credit card details via the web browser, e.g. when visiting an online shop from a publicly accessible computer in an internet café.

When your service center staff has access to an ERP system, they may verify whether the products which are ordered via phone or fax are available while at the same time checking the validity of the consumer's credit card data.

Important information for merchants

When using this payment method, the following information is very important:

- This payment method **is to be used in your back office only** and any sensible credit card details must only be **accessible for entitled persons** such as the service center staff which in turn must have received a special security training for handling such sensitive consumer and payment data.
- Consumers must **never disclose** their **3-D Secure code** to the service center staff when placing mail or telephone orders. CCARD-MOTO must never be offered to your consumers since this would circumvent 3-D Secure processing. Thus, issuers forcing card holders to use "3-D Secure only" may decline such transactions.
- To use this payment method, your **merchant configuration has to be changed** by our support teams on your behalf.
- Apart from having this payment method enabled by our support teams, your acquirers might require you to meet **additional and special conditions to fulfill PCI security standards** in their acceptance contracts.
- The **entry of the CVC might be optional** depending on your acquirer and the concluded acceptance contract.

Wirecard solutions

Wirecard offers three solutions to handle credit card transactions based on mail and telephone orders:

- Integration of this payment method into your online shop, call center application, etc. based on Wirecard Checkout Page or Wirecard Checkout Seamless.
- Wirecard Checkout Terminal
- Wirecard Checkout Automated

Integration

After corresponding programming and direct integration into your online shop, call center application, etc. based on Wirecard Checkout Page or Wirecard Checkout Seamless, for which no additional interfaces or solutions are required, consumers may call your service center and place orders by telling your service center staff their credit card details, i.e. card holder name, card number, expiration date and CVC. Alternatively they may send in a fax containing this information. Generally you need to ensure that this payment method is only available to your service center staff and is not accessible to consumers.

Any back-end operations such as refund or recurring transactions are carried out in the usual manner described in transaction-based operations by payment method and non-transaction-based operations by payment method for Wirecard Checkout Page and Wirecard Checkout Seamless.

Additional request parameters

If Credit Card - Mail Order and Telephone Order and the payment facilitator model are used, the same additional request parameters are required as for credit card transactions.

For further information and details go to Payment facilitator model.

Additional response parameters

When using the payment method Credit Card - Mail Order and Telephone Order, Wirecard will return the same additional payment-method-specific parameters to your online shop, call center application, etc. as for credit card transactions.

For further information and details go to Additional response parameters.

Wirecard Checkout Terminal

Wirecard Checkout Terminal is optimally suited for your needs if consumers prefer **telephone orders**. Payment details of your consumers are entered in this web-based, password protected virtual terminal and are processed automatically and immediately during the telephone order process. Furthermore it is possible to obtain an immediate confirmation that the payment has been processed

while the consumer is still on the phone, i.e. any incorrect information or typing mistakes can be rectified at once.

Wirecard Checkout Automated

Wirecard Checkout Automated is best suited for your needs if you have to handle a lot of **mail orders**. Wirecard Checkout Automated is intended for non real-time critical applications such as catalog orders, recurring payments and subscriptions. The payment details of your consumers are prepared in tabular format, uploaded and automatically processed.