

## Wirecard CEE Integration Documentation



**Created: 2020-10-20 10:34**

# Maestro SecureCode

## General Information

Maestro is a debit card service used all over the world for effecting cashless payments e.g. in restaurants or shops, for withdrawing cash from automatic teller machines (ATMs) and for paying in online shops. When using the card in shops or restaurants or withdrawing money from ATM, the card holder has to enter a PIN which is only known to the card holder in order to confirm the payment or money withdrawal (chip&pin transaction).

For purchases and payments on the Internet, Maestro debit card is used in combination with a 3-D Secure procedure (SecureCode) which is a very efficient and secure solution to authenticate card holders on the Internet.

Wirecard does not handle Maestro SecureCode as independent payment method. Maestro SecureCode is processed in the same way as Credit Cards via payment type CCARD.

## Registration and payment procedure

After making sure that the card issuer offers the SecureCode service, card holders only need to follow the registration procedures required by the respective card issuer. Some issuers may require to set up a personal password (SecureCode) which is only known to the card holder, others may give the card holder a list of single use one-time passwords to be added every time the Maestro card is used online.

During the payment process, the PAN (Primary Account Number, Wirecard supports both 16 digit and 19 digit numbers), the expiration date and the 3 digit card verification code have to be entered into the relevant fields. After confirming these data, a secure window to enter the SecureCode opens. The 6 digit secret code which was sent to the card holder via SMS has to be entered into the secure window. In seconds, the financial institution will authenticate the transaction and confirm that the person making the purchase is the legitimate card holder. After the card holder's identity has been authenticated, the online transaction can be completed.

Please visit [Maestro SecureCode](#) for further information and details.

## Advantage for consumers

- Any Mastercard SecureCode transaction effected on the Internet is based on a prior authentication of the card holder, thus providing additional protection against unauthorized use of the card. If the code entered is not correct, payment is not authenticated by the respective financial institution and


the transaction is not completed.

## Advantages and information for merchants

- Mastercard SecureCode is based on the 3-D Secure technology which was developed to reduce fraudulent card use by authenticating the card holder at the moment of carrying out the transaction, thus conferring the highest possible level of risk avoidance to any online payment transaction.
- Since Maestro is very popular and widely used for daily and routine purchases, enhancing the Maestro debit card with a secret code increases card holders' confidence in this payment method for making online transactions.
- Any payment made by the consumer in your online shop during the payment process is deposited by Wirecard immediately. As an option, Wirecard also offers to carry out the transactions *approval* and *deposit* separately. Please note that the deposit deadline varies between acquirers.

## Acquirers

The following table presents a summary of acquirers that accept Maestro SecureCode.

Maestro SecureCode	Acquirer
	Wirecard Bank
	SIX Pay
	SIX Payment Services
	Hobex
	Evalon
	ConCardis
	card complete


## Display options for Wirecard Checkout Page

If "Maestro SecureCode" is activated by you for your online shop, Wirecard offers three different display options on the page for selecting the payment method by the consumer.

To set the respective merchant configuration for one of these three options please contact our support teams. Configuration is done for each customerId and shopId following your request.


### Option 1: Within "Credit Card/Maestro SecureCode"

Maestro SecureCode is displayed within "Credit Card/Maestro SecureCode".


- Credit Card/Maestro SecureCode  

- eps Online Bank Transfer
- iDEAL
- giropay
- TatraPay

### Option 2: Standalone payment method

Maestro SecureCode is displayed as standalone payment method below “Credit Card”.

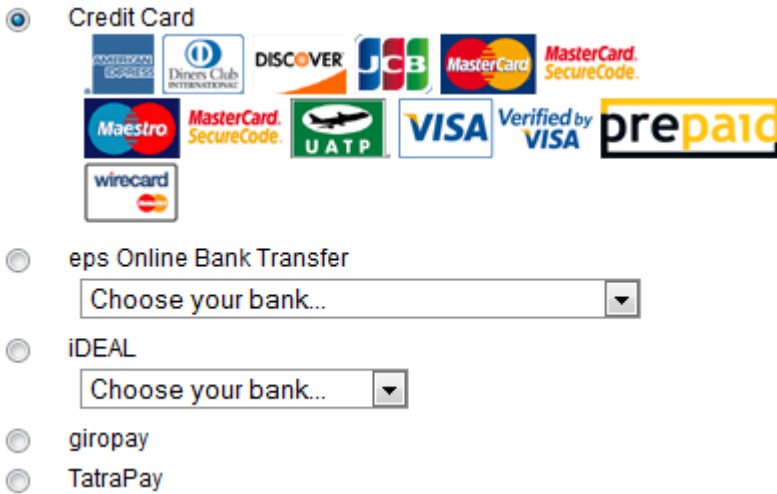
- Credit Card
- Maestro SecureCode  

- eps Online Bank Transfer
- iDEAL
- giropay
- TatraPay
- SOFORT Banking (PIN/TAN)
- Skrill Direct

Additionally, Maestro SecureCode is listed within payment method “Credit Card” as one of the credit card brands.

- Credit Card  

- Maestro SecureCode
- eps Online Bank Transfer
- iDEAL
- giropay

### Option 3: Within payment method "Credit Card"

Maestro SecureCode is listed within payment method "Credit Card" as one of the Credit Card brands.



The default display configuration for Wirecard Checkout Page is option 2. Whatever display option you choose for your online shop, the card input mask presented to the consumer is the same for all three options.

## Order flow diagram

For a visual representation of the order flow behavior and associated transaction-based operations of this payment method we invite you to have a look at the respective order flow diagram.

## Additional request parameters

When using Maestro SecureCode and the payment facilitator model in your online shop additional request parameters are required both for Wirecard Checkout Page and Wirecard Checkout Seamless.

For further information and details go to payment facilitator model.

## FAQ

### **Which acquirers support Maestro SecureCode?**

Maestro SecureCode is supported by Wirecard Bank, card complete, and SIX Payment Services. Currently Maestro SecureCode is not supported by Hobex.

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***Is it possible to effect recurring payments using Maestro SecureCode?***

Because of the applied 3-D Secure policy, Maestro SecureCode does not support recurring payments initiated by you.