

» Smartpay (ePDQ) quick start guide

Activation steps

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Setting up your ePDQ account for the first time can be daunting, especially if you've never used or configured a payment gateway before. The following information is intended to make this journey as easy as possible for you, to help familiarise you with the key areas of the ePDQ Back Office, and covers the main areas of configuration that are essential for you to get the maximum from your ePDQ account.

There are a number of settings and configuration items in your ePDQ Account that must be configured in order for ePDQ to operate correctly. There are additional, optional settings that will improve how you and your customers interact and benefit from ePDQ. We would recommend you review all of these to ensure ePDQ works how you need it to, and apply them to your test and live ePDQ accounts depending on your implementation strategy.

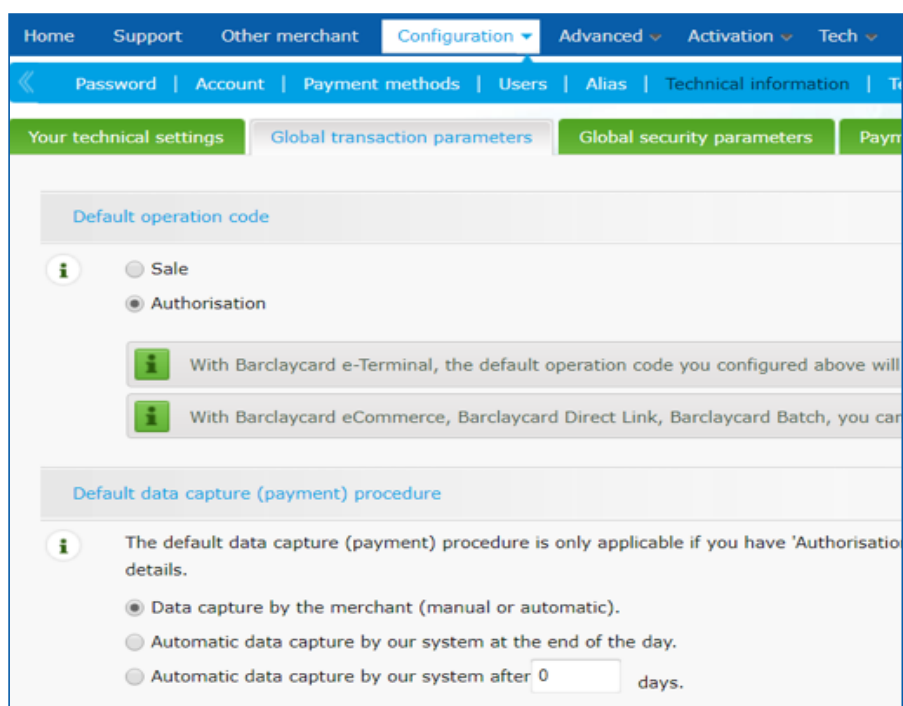
In addition to the steps detailed below, you can find detailed instructions for all aspects of ePDQ on our Support Site: <https://support.epdq.co.uk/en/>

Global transaction parameters

ePDQ can process transactions in two ways – either as a 'Sale' transaction, whereby any approved transaction is automatically flagged to be settled the same day, or as an 'Authorisation' transaction, whereby any approved transaction has a delayed settlement applied to it.

Capturing a transaction processed as an 'Authorisation' can either be performed manually by you on a transaction by transaction basis, or you can configure ePDQ to automatically settle approved transactions immediately or after a specified time limit.

This page includes other settings, such as how many times you want ePDQ to allow a customer to retry a payment if their first attempt is declined, and whether your transactions should be flagged as Telephone Order or Ecommerce by default, etc.



The screenshot shows the 'Global transaction parameters' configuration page in the ePDQ Back Office. The page has a blue header with navigation tabs: Home, Support, Other merchant, Configuration (selected), Advanced, Activation, and Tech. Below the header is a breadcrumb trail: Password | Account | Payment methods | Users | Alias | Technical information | Technical information. The main content area has three tabs: 'Your technical settings' (selected), 'Global transaction parameters', and 'Global security parameters'. The 'Global transaction parameters' tab is active, showing two sections:

- Default operation code:** This section has an information icon and two radio buttons: 'Sale' (unselected) and 'Authorisation' (selected). Below the radio buttons are two green callout boxes:
 - With Barclaycard e-Terminal, the default operation code you configured above will
 - With Barclaycard eCommerce, Barclaycard Direct Link, Barclaycard Batch, you can
- Default data capture (payment) procedure:** This section has an information icon and a text line: 'The default data capture (payment) procedure is only applicable if you have 'Authorisation' details.' Below this are three radio buttons:
 - 'Data capture by the merchant (manual or automatic)' (selected)
 - 'Automatic data capture by our system at the end of the day' (unselected)
 - 'Automatic data capture by our system after 0 days' (unselected, with a text input field containing '0')

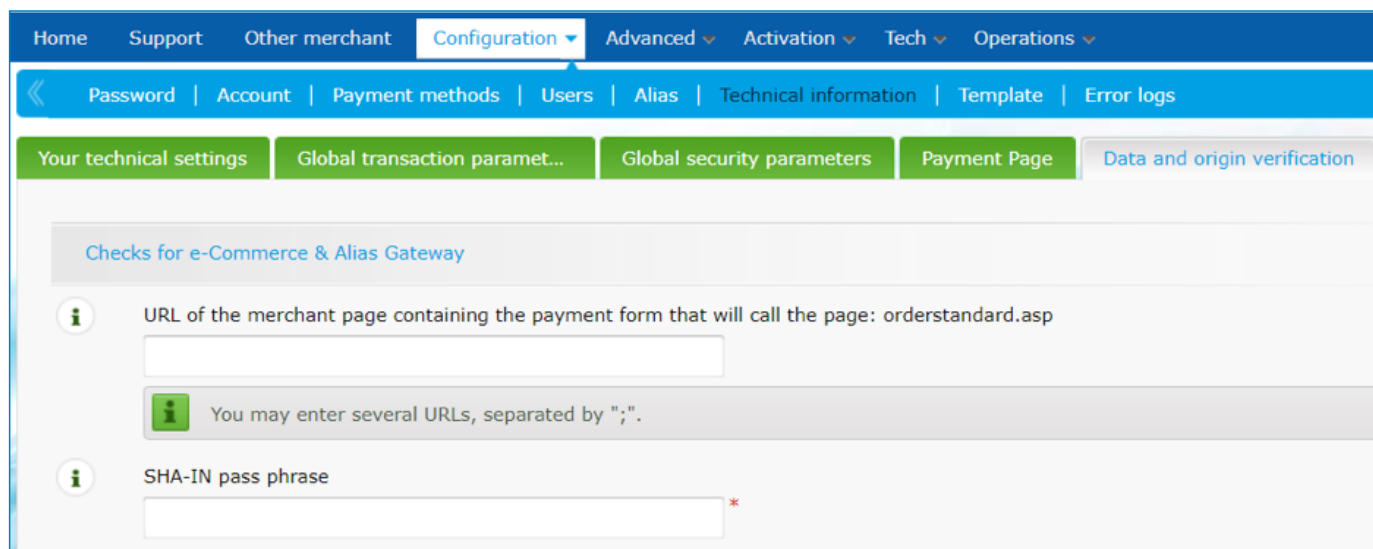
Data and origin verification

Don't worry about the technical sounding title. The **SHA-IN Passphrase** field needs to be configured whether you are intending to use ePDQ exclusively for Mail or Telephone orders (MOTO), or you are planning to integrate ePDQ into your website to process online sales.

However you choose to use ePDQ, you will need to enter a value into this field.

If you are planning to integrate ePDQ, further information around this field can be found in the Integration Quick Start Guide and on the ePDQ Support Site.

Further info – <https://support.epdq.co.uk/en/get-started/payment-platform-user-guides/quick-start-to-configure-your-epdq-test-account/guide>



The screenshot shows the ePDQ Configuration interface. The top navigation bar includes 'Home', 'Support', 'Other merchant', 'Configuration', 'Advanced', 'Activation', 'Tech', and 'Operations'. Below this is a secondary navigation bar with 'Password', 'Account', 'Payment methods', 'Users', 'Alias', 'Technical information', 'Template', and 'Error logs'. The main content area has tabs for 'Your technical settings', 'Global transaction paramet...', 'Global security parameters', 'Payment Page', and 'Data and origin verification'. The 'Data and origin verification' tab is active, showing a section titled 'Checks for e-Commerce & Alias Gateway'. It contains two fields: 'URL of the merchant page containing the payment form that will call the page: orderstandard.asp' and 'SHA-IN pass phrase'. The first field has a text input box and a tooltip that says 'You may enter several URLs, separated by ";"'. The second field has a text input box with a red asterisk next to it.

Providing users access

You will have already been given access to ePDQ as the 'Main Administrator' as part of our set-up process. This means you have full control over your ePDQ account, including the ability to process sales and refunds and to add other users.

We would encourage you to ensure that you provide access to any other colleagues in your business that might need to login to ePDQ, such as your accountant for reporting, or your web developer for configuration purposes, and that you manage and maintain this access with the same kind of security considerations you might apply to your online banking, or any other secure system

Please remember to login regularly! ePDQ has a dormancy policy that will deactivate any user if they do not log in regularly, plus we would recommend everyone logs into ePDQ at least once a week as we often post important updates and other messages on the ePDQ Back Office homepage.

Further info – <https://support.epdq.co.uk/en/get-started/payment-platform-user-guides/user-manager/index>

Other settings

We've only touched on the basics so far, but the preceding sections cover the important areas of configuration to help get you started. It is worth mentioning a few other areas that we would recommend you consider looking at, to help you get the most from your account:

- **Fraud detection** – ePDQ provides a few basic fraud rules to allow you to better manage transactions.
- **Transaction emails** – you can configure ePDQ to send you a notification via email for every transaction processed
- **Push reports** – ePDQ can be configured to send you daily reports automatically, to help you reconcile payments into your bank account

Further information on these and all other aspects of ePDQ can be found on the Support Site – just search using the relevant term (e.g. 'Fraud detection') to locate the relevant guidance.

Frequently asked questions

Q. I am unable to change my Default Operation Code – why?

A. If you have not entered a SHA-IN passphrase within the 'Data and origin verification' tab, no changes can be applied within the 'Global transaction parameters' section

Q. What Fraud Rules should I activate?

A. Risk management is very much governed by how you trade, what goods and services you offer and how high-risk or valuable those items might be. A good rule of thumb is to perform some basic validation – for instance, integrating ePDQ to ensure you include the cardholder's statement address, which is then sent to their card issuing bank for checking. You can also configure your integration to receive the results of this address verification check, and make a risk-based decision on the event of a 'not matched' response. Alternatively, you can request we activate some address verification rules on your behalf.

Ultimately, which rules you use and how you choose to use them will be up to you, but we are happy to assist in the event you need to discuss anything further, or your concerns or questions are not covered in the various Fraud Rule guides available on the ePDQ Support Site.

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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