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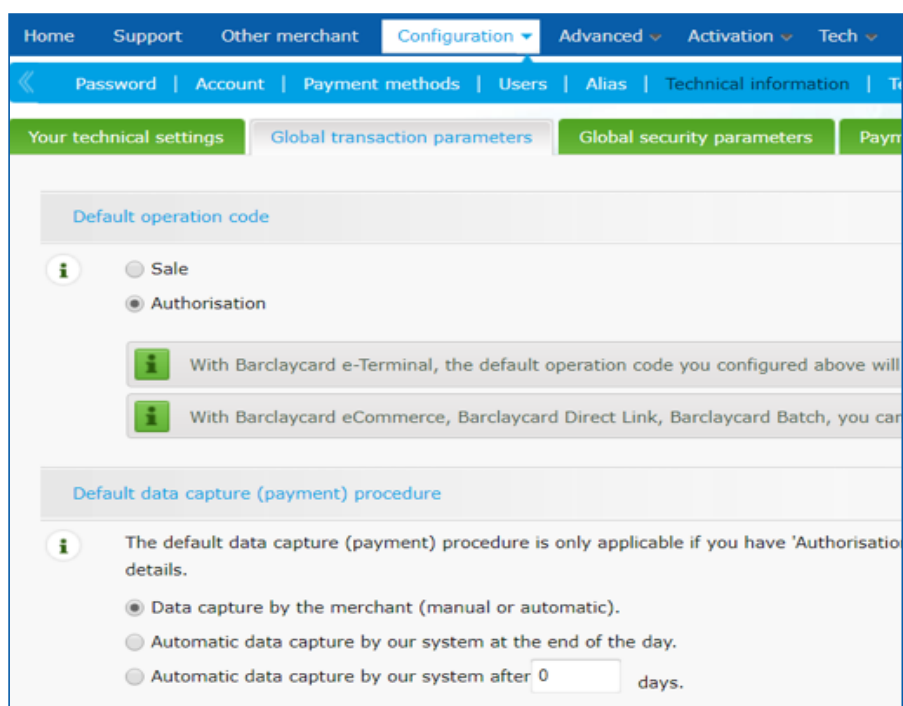
In addition to the steps detailed below, you can find detailed instructions for all aspects of ePDQ on our Support Site: https://support.epdq.co.uk/en/

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.
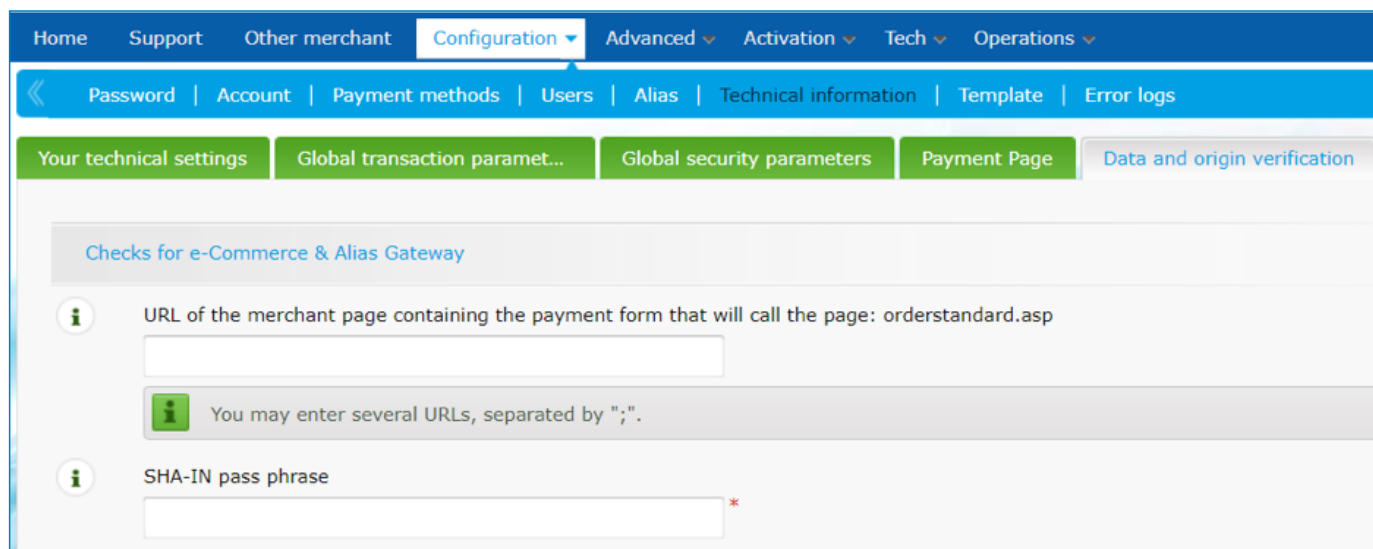
Data and origin verification

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

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.