



## SecPay Platform Decommissioning FAQ

### **Why am I receiving this notification?**

Our SecPay Platform is being decommissioned with effect from 08:00 (BST) on September 1<sup>st</sup>, 2021. An alternative, more enhanced payment platform, Advanced Payments, is being made available to you instead.

This notification has been sent to all Pay360 customers who are contracted to use our services on the SecPay platform. Affected customers have an account ID that usually consists of six letters and two digits, and will usually have one or more applications or systems which integrate with services at <https://www.secpay.com/>.

You will usually log into the SecNet portal at <https://www.secpay.com/secnet> in order to view or manage transactions, access our virtual terminal, issue EmailPay links and so on.

If you are still not sure how this applies to you, please contact our Merchant Support team and we will help you to identify your affected services. Contact details are at the end of this document.

### **What is affected, and what are the time scales?**

We intend to switch off access to the platform, including the API and processing engine, the SecNet portal, and other supporting services, **at 08:00 (BST) on September 1<sup>st</sup>, 2021.**

This includes:

- transactions and other requests submitted to our API
- hosted payment sessions
- EmailPay links
- managed subscriptions
- SecNet, including reporting, the virtual terminal, refunds, captures/voids
- SecGuard
- any other service offered at a URL beginning with <https://www.secpay.com>

You should aim to stop processing payments, including deferred payments (pre-authorisations), card-on-file payments and subsequent recurring payments (repeats) by July 1<sup>st</sup>, 2021. Gaming merchants should also aim to stop processing payouts by this date.

We will continue to accept and process requests to capture/void pre-authorisations, and to issue refunds and referral payouts, until September 1<sup>st</sup>, 2021, and merchants will continue to have access to the SecNet portal for these purposes, and to access transaction data, until this date.

During this transition period, we intend to continue operating the services with the same availability and security as we offer today. We will not be undertaking any significant product enhancement activity, which includes major changes such as 3D Secure 2 (3DSv2) or support for the Stored Credentials Framework (also known as CoF/MIT).

You may migrate to Advanced Payments a more enhanced platform instead, if you wish. There is no increase in fees to do so.

### **What is Advanced Payments?**

Instead of Metacharge, you can start to access Advanced Payments straight away, if you wish. Advanced Payments is our flagship platform for online payments and digital commerce and offers a variety of benefits compared to the SecPay product. These include, but are not limited to:

- a modern, RESTful API with better documentation for developers
- a feature-rich Hosted Cashier, with support for customisation using hosted skins
- customer and payment method storage with a seamless wallet experience
- easy integration to access a variety of payment methods; as well as credit/debit/charge cards, PayPal and PayCash, we also offer Visa Checkout, Apple Pay\* and a whole host of local payment methods in a variety of territories via a single integration point
- CardLock, which securely tokenises card data prior to transmission to your servers, helping to reduce your PCI-DSS scope on your own payment pages
- support for 3D Secure 2\*\* (EMV 3DS) including SafeKey for American Express
- a cleaner and more flexible merchant portal with intelligent reporting
- access to Optimize, our next-generation fraud management product, which includes a modern and flexible rules engine, streamlined workflow for transactions in review, and a powerful and detailed investigation centre to help assess potential fraud

You can start exploring Advanced Payments straight away; visit our documentation at <https://docs.pay360.com> to get started and to sign up for a test account.

*If you would like more information about any of the new features in Advanced Payments, including a demo, please contact our Support team at [pay360completesupport@capita.com](mailto:pay360completesupport@capita.com) or (+44) (0) 333 313 7161 or ask your Account Manager.*

\* Apple Pay is expected to be available from Q4 2020

\*\* 3DSv2 support is in active development and is expected to be available from Q4 2020

### **Will there be a price increase to move to Advanced Payments?**

There will be no changes to your commercial agreement with Pay360 in terms of transaction processing fees.

### **Is there documentation to help with migration?**

We publish comprehensive documentation at <https://docs.pay360.com> to help you integrate with the new platform.

### **I am uncertain about the next steps. What are my options?**

If you work with a technical partner (such as a web or systems developer or reseller, etc.) that integrates services such as payments into your web site, please ask them to contact us.

We offer several payment solutions which may suit your needs, and the needs of your partner, including Advanced Payments as well as others. We would appreciate the opportunity to discuss with technology partners to ensure they are fully appraised of the options available, so that we can collectively explore the best possible migration options.