HAVE ENQUIRED ABOUT 3D

Online payment gateway
Telephone/Mail order payments
Merchant Services
Token System
Priority Support
Fraud Prevention Tools
PCI DSS Compliance
Tailored Solutions
Accounts software integration
A guide to trading online
Payment gateways
Merchant bank accounts
Preventing online fraud
PCI DSS compliance
E-business best practices

Welcome more shoppers with Sage Pay &

PayPal

Home > New to trading online?

Preventing online fraud: your need-to-know guide

Your questions about preventing online fraud answered

Online fraud is a growing concern amongst e-tailers and can be costly for business. Fortunately, there are a number of ways to help protect your business and consumers from fraud.

What do I need to know about online fraud?

According to Sage Pay's **E-business Benchmark Report** (a survey of 2000 UK online businesses) the average cost of fraud per year is £500, but some online businesses can lose as much as £25,000.

E-tailers selling high-value or luxury goods can be particularly at risk. However, all online businesses are potential targets for fraud so it's important to do what you can to prevent it.

Why should I be aware of online fraud?

If you don't take action against fraud and do become a frequent target, your merchant bank will need to cover the risk. They do this by issuing a bank chargeback (the return of funds to a consumer) which can be expensive for you. Too many chargebacks could increase your merchant account rates or could even mean that your merchant bank can no longer support your business.

Consumers are also more aware of the risks of shopping online. Normal signs of a secure website (like a security policy, full contact details, and securely connected payment pages) can provide reassurance for shoppers to stay on your website.

How do I protect myself from online fraud?

There are a range of fraud screening tools designed to stop people purchasing goods on your website with fraudulent or stolen cards. A standard set of tools are normally available with your payment gateway, and include AVS (Address Verification Service), CV2 (also known as CVV/security number) and 3D Secure checks. Depending on which payment service provider you're with, you may be charged extra to use these standard tools.

AVS and CV2 fraud checks

AVS and CV2 were introduced by the banking industry to provide businesses with additional information about each transaction.

Checks are carried out in real time and can catch fraud early on in the transaction process.

3D Secure authentication

Around 70% of online businesses now use 3D Secure checks, a scheme developed by Visa and MasterCard.

Also known as Verified by Visa and MasterCard Secure Code, 3D Secure helps to minimise chargebacks by passing liability on to the the card-issuing bank.

This shift in liability is dependent on your agreement with your merchant bank.

During an online purchase, the shopper will be asked to supply a password which they have previously set up with the scheme.

Successfully authenticated 3D Secure transactions can give some level of guarantee that the card holder is who they say they are.

Top tips for reducing fraud

Check the results provided by the fraud tools set up on your account.

Check the telephone number and delivery address against the billing address.

Look out for a low cost transaction followed by several high cost transactions.

Be wary of orders from 'high risk' countries.

Check the address postcode against the area code at the start of the telephone number provided.

If you're still suspicious, simply void the transaction.

What else do I need to know about preventing online fraud?

Standard fraud prevention tools are included for free in our **complete payment gateway package - Sage Pay Go**

Find out how you can **tailor a fraud prevention package to fit your business**

Sage Pay Help Centre   ✓ **Free e-business report**   *mm* **Moving Money magazine**   **The Sage Pay blog**

Quick Links |

Home   About Us   News & Events   Terms & Conditions   Policies   Help   Feedback

Products & Services   **A guide to trading online**   **Sign in to Sagepay.com**   **My Sage Pay Sign In**   **Latest News & Events**
Online payment gateway   My Sage Pay on Test Server   *moving money* Magazine

Add New User

Username: lowprice

Enter password:

Confirm password:

UC
ALCHEMIST 1

Account Privileges

☑ View All transactions ☑ REFUND any Payments

☑ RELEASE Payments ☑ ABORT and CANCEL Payments

☑ VOID transactions ☐ Make REPEAT or REPEATDEFERRED Payments

☑ Make MANUAL payments via the Terminal screens

My Sage Pay Access

☑ Search ☐ Transactions

☐ Settings ☐ Terminal

Default Landing Page

⦿ Search ☐ Transactions

○ Settings ○ Terminal

Add User

Help

sage pay

Passwords for Stanley Productions Limited		
Sage Pay Vendor Name:	stanleyproducti	This is your unique Sage Pay System name. (Your My Sage Pay Account Name). It is used to identify yourself to the system. You will need to enter this into your shopping cart software / code and is also used when accessing your My Sage Pay Admin Reports pages. It replaces the 'testvendor' default settings. NB: Some shopping carts may refer to this as MerchantID
My Sage Pay Admin Password:	RnpE447YVDxasnw	This is your Administrative password and is used along with your Vendor name to access the My Sage Pay Admin Online reporting system.
Encryption Password:	fWtK64525NhxDbcW	This password is used to encrypted the data your server sends to our servers via the Sage Pay Form system. You will need to update your shopping cart settings (or functions file) with this new password and your new Vendor Name.

Merchant Account Details for Stanley Productions Limited	
1	**7027980** - Barclays Merchant Services - GBP
2	**9424566180** - American Express - GBP

Using your My Sage Pay Admin Reports Pages
You log into the My Sage Pay Admin Reports Pages for the first time with your Sage Pay Vendor Name and your My Sage Pay Admin password. My Sage Pay Test Admin: https://test.sagepay.com/mysagepay/ My Sage Pay Live Admin: https://live.sagepay.com/mysagepay/ (For Live Accounts holders only) To Enter your Administrator account enter the following: **Vendor Name**: Enter your Sage Pay Vendor Name **User Name**: Enter you Sage Pay Vendor Name again **Password**: Enter your Sage Pay Admin password Once accessed, you need to add a User account, so click on '**Add**' and create a User account for yourself as follows. **User Name**: (enter a Username of your choice) **Password**: (enter a Password or your choice) **Confirm Password**: (enter your chosen Password again) To assign full permissions to access all areas, please tick all the check boxes, then click '**Add**' at the bottom of the page. You will then need to log out, (of your Administrative account), and log in again with your New User Account; **Vendor Name**: Enter your Sage Pay Vendor Name **User Name**: Enter the New Username you created as above **Password**: Enter your New Password you created as above The **Administrator** account is for creating, editing, deleting and unlocking users accounts only. If you enter the wrong Admin account details more than 3 times, the account will lock and will require you to contact Sage Pay Support to unlock it for you. Your **User** accounts are for viewing your transaction reports. If you enter incorrect User details more than 3 times, the User account will lock. You will be able to unlock the User account by logging in as the Administrator. NB: Remember to log out of your User account when you have finished viewing your Reports.

Failure to do so will freeze your account for 15 minutes. If you wish to clear this session before this time, log in as the Administrator and logout the User account.

User Guide
Please use the following Link to the view the My Sage Pay Admin User Manual, which will inform you to use the Reports pages:
http://www.sagepay.com/downloads/vsp_admin_user_manual.pdf

IMPORTANT NOTE:

Please use the Help button at the top of this page if you have an issue.

* NB This page will lock as soon as you close it, so please securely store your passwords so that you can access them if you need to.*

sage pay

| Login | Company Details | Contact Details | Merchant Accounts | Services | Technical | Billing | Confirm |

For help call 0845 111 44 55

Your Merchant Account Details

How do you want to take payments?

In order to take e-Commerce and MOTO transactions you may need separate merchant account numbers. If you are unsure please call our customer services team on 0845 111 4455.

- ◉ Online (e-Commerce)
- ◯ Over the phone / mail order (MOTO)
- ◯ Both

Do you want to process recurring payments?

To process subscription payments or recurring billing, you need a Continuous Authority merchant number.

◯ Yes ◉ No

Merchant Account Details

Please enter your e-Commerce merchant account details below.

Enter your e-Commerce Merchant Account Details

Enter details of the business bank account accepting payments

Select Business Bank:	Barclays Bank *
Bank Account Number:	00871257 *
Bank Sort Code:	207898 * (without hyphens '-')
Bank Account Currency:	GBP *

Enter merchant account details

Merchant Bank:	Barclays Merchant Services *
Acquiring Currencies:	GBP
	EUR
	USD
	AED
	AUD

🗘 clear

(hold down the 'Ctrl' key to select more than one currency)

| Merchant Number: | 7027980 * |

* denotes mandatory fields

BACK   NEXT

If you wish to take payments in currencies other than GBP, you must be set up to handle these with your merchant bank.

Accessibility Policy | Privacy Policy | Contact Sage Pay | Support & FAQs

sage pay

Login	Company Details	Contact Details	Merchant Accounts	Services	Technical	Bil

For help

Choose your payment options

' Please provide us with the following information to help us understand which of our products and : suit your needs.

Select the card types you wish to process

VISA Credit Card ☑   ☑ Mastercard Debit/Credit/Pre-Pay

VISA DELTA Debit Card ☑   ☑ Maestro Debit Card

SOLO Card ☑   ☑ VISA Electron

American Express ☑

You can also take payments with Diner's Club, JCB and Laser. Please email us to set this up at **support@sagepay.com**.   NOT DONE

American Express - Enter your bank details for your account

◉ Online (e-Commerce)   ○ Over the phone / mail order (MOTO)   ○ Both

Select Business Bank: Barclays Bank

Bank Account Number: 00871257 *

Bank Sort Code: 207898   * (without hyphens '-')

Bank Account Currency: GBP   *

Enter merchant account details

Merchant Bank: American Express

Acquiring Currency: GBP   *

Merchant Number: 9424566180   *

Do you want to accept PayPal payments through your Sage Pay accoun

◉ Yes
◯ No

Enter your PayPal Business   stanleysacton@btconnect.com
Account Email Address:

If you do not yet have a PayPal Business Account, please leave this section blank. You will then need to create a PayPal acco
to your Sage Pay account through the 'My Sage Pay' admin area.

Please visit **https://www.paypal-marketing.co.uk/merchantservices/sagepay/** or 'My Sage Pay' for more
up your PayPal Business account.

Additional Payment Options

☐ Add DEFERRED, RELEASE and ABORT to my account

☐ Add REPEAT PAYMENT to my account

☐ Add AUTHENTICATE and AUTHORISE to my account

◄ BACK   NEXT ►

🔍 Accessibility Policy | 👁 Privacy Policy | ✉ Contact Sage Pay | ✱ Support & FAQs

sage pay

| Login | Company Details | Contact Details | Merchant Accounts | Services | Technical | Billing | Confirm |

For help call 0845 111 44 55

Technical Details

Technical Questions

Sage Pay provides a variety of integration solutions for processing transactions through your website. Depending on your business needs please answer the questions below to determine which is the best **e-Commerce** solution for you.

How many transactions will you process per quarter?

○ Less than 1,000
◉ 1,000 - 5,000
○ Over 5,000

Are you going to use an off-the-shelf shopping cart?

○ Yes
◉ No

Tell us how you want to take payments

◉ I want to use the Sage Pay payment pages
○ I want to use my own payment pages

How do you plan to host your e-commerce web site?

○ Own Servers, Self-Hosted
◉ Shared Servers, ISP-Hosted

You will need Sage Pay Go with Form Integration

Form

Please click here for more information about Form.

Please click here for integration guidelines.

Please click here for information on custom templates.

If your website is hosted on a SHARED server and you wish to use the Sage Pay payment pages, you will need to use our product Form.

Form is our most popular solution and is pre-integrated with many of the major shopping carts.

Alternatively, if you wish to run your own reports, you can use our Server solution. To do this you **must** have a fixed IP address.

☐ Click here if you wish to use Server

🔍 Accessibility Policy | 👁 Privacy Policy | ✉ Contact Sage Pay | ✹ Support & FAQs

sage pay

| Login | Company Details | Contact Details | Merchant Accounts | Services | Technical | Bil |

For help

Direct Debit Signup

In order to complete your application you need to set up a Direct Debit Instruction. This is how we ' from you on a monthly basis for use of the Sage Pay service. All the normal Direct Debit safeguar apply.

Payment Gateway Fees

You will be charged £20 plus VAT per month, allowing you to process up to 1,000 transacti you process more than 1,000 transactions a quarter you will pay 10 pence per transaction fee.

Sage Pay will charge you as soon as your merchant number has been confirmed by your m is set up for use with Sage Pay. We will notify you by email that your account is being char receive your first invoice at the end of that calendar month. Your first payment will be taker 16th of the following month.

<u>Click here for full details of the Direct Debit Guarantee</u>

Your Direct Debit Application

In order to set up your Direct Debit online you will need to complete the instruction below (your ch all the bank details that you require).

Sage Pay requires that you have a current Direct Debit Instruction set up on your account at all tin

Important Notes

- **You will be charged for the use of our services as soon as your merchant number I confirmed by your merchant bank.**
- **Billing charges will be backdated to the 1st of the month in which your account go unable to charge pro-rata.**
- If this is a personal account please continue with the set up procedure.
- If you are not the account holder a paper Direct Debit Instruction must be completed and this case, please complete, print and post the form below to Sage Pay.
- If you have a business account and more than one person is required to authorise debits paper Direct Debit Instruction must be completed and sent to Sage Pay. In this case, plea and post the form below to Sage Pay.
- If your bank account is non-GBP, please call us or email <u>accounts@sagepay.com</u> for ass
- All fields **except** Reference Number, which is for your own use only, are mandatory.

sage pay

DIR
Del

Sage Pay (a division of Sage (UK) Limited)
Holborn Hall
100 Gray's Inn Road
London
WC1X 8AL

**Instruction to your Bank or Building Soci
to pay by Direct Debit**

Name of Bank Account Holder
Stanley Production

Originator's Identification Number
948598

Bank/Building Society Account Number
00871257

Reference Number (Not Mandatory)
Sage Online CF

Bank Sort Code
20   - 78   - 98

Instruction to your Bank/Building Society

Name of your Bank/Building Society
Barclays Bank PLC

Please pay Sage Pay (a division of Sage (UK)
Limited) Direct Debits from the account detailed
this instruction subject to the safeguards assure
by the Direct Debit Guarantee. I understand tha
this Instruction may remain with Sage Pay (A
Division of Sage (UK) Limited) and, if so, details
be passed electronically to my bank/building
society.

Postal Address of Bank/Building Society
27 Soho Square
London

Today's Date

Postal Code of Bank/Building Society
W1D 3QR

06/01/2011

Banks and Building Societies may not accept Direct Debit Instructions for some types of accoun

clear form

PRINT   BACK   NEXT

🔍 Accessibility Policy | 👁 Privacy Policy | ✉ Contact Sage Pay | ✹ Support & FAQs

sage pay

| Login | Company Details | Contact Details | Merchant Accounts | Services | Technical | Bil |

For help

Application Summary

Are you ready to send this information to Sage Pay?

You have completed all the information our team needs to set up an account for you. By clicking tl Pay button below, your information will be securely transferred to Sage Pay. We will get back to y with instructions on what you need to do next.

Please email our Customer Services team at support@sagepay.com if you have any questions o from us within 48 hours.

Account Details

Company Name:	Stanley Productions Limited
Your Unique Vendor Name:	stanleyproducti
Order Query Email Address:	stanleysacton@btconnect.com
Sage Customer Number:	(none specified)
Pricing Plan:	Small Business Service (£20 plus VAT per month, for up to 1,000 transactions pence plus VAT per transaction thereafter)
Accept PayPal?	Yes
Your PayPal Account Email Address:	stanleysacton@btconnect.com
Application Created On:	23/11/2010 at 12:01
Application Last Updated:	06/01/2011 at 14:52

Your Company Information

Type of business:	Limited
Company Number:	1368953
VAT Class:	Registered
VAT Number:	GB242 4738 65

Web Site URL:	http://www.LowPriceMedia.co.uk
Industry Sector:	Retail Outlet
Order Query Email:	stanleysacton@btconnect.com
How you found Sage Pay:	Web developer recommendation

Contact Details

Primary, Technical and Billing Contact

Contact Name:	Mr Chris Farr
Address:	42-48 Brunel Road East Acton London W3 7XR
Email Address:	stanleysacton@btconnect.com
Phone No:	02087492939
Fax No:	02087492403
Mobile No:	
You have chosen to receive invoices by:	Email with invoice as attachment

Technical Details

Integration Selected:	Form
Transaction Types:	Payment, Refund
Selected Card Types:	VISA Credit, Mastercard, VISA Delta, Maestro, SOLO, VISA Electron, Amex

Merchant Account Details

e-Commerce Transactions

GBP transactions

Acquiring Bank:	Barclays Merchant Services
Bank Account held at:	Barclays Bank
Bank Account Number:	00871257
Sort Code:	207898
Account Currency:	GBP
Merchant Number:	7027980

GBP transactions

Acquiring Bank:	American Express
Bank Account held at:	Barclays Bank
Bank Account Number:	00871257
Sort Code:	207898
Account Currency:	GBP
Merchant Number:	9424566180

Direct Debit Billing Details

Name of Bank Holder:	Stanley Production
Account Number:	00871257
Sort Code:	207898
Bank Name:	Barclays Bank PLC
Bank Address:	27 Soho Square London
Bank Postcode:	W1D 3QR
Reference Number:	

Sage Online
CF

Confirmation

☐ I have read and understood the **Terms and Conditions**.

☐ I understand that by submitting this application form I am entering into an agreement to use the Sage Pay servic
my merchant account number is confirmed to Sage Pay by my bank, my account will be activated and **I will be char
point**.

◄ BACK   **SEND TO SAGE PAY**

🔍 Accessibility Policy | 👁 Privacy Policy | ✉ Contact Sage Pay | ✳ Support & FAQs

sage pay

| Login | Company Details | Contact Details | Merchant Accounts | Services | Technical | Billing | Confirm |

For help call 0845 111 44 55

Your application has been submitted

Congratulations!

You have provided all the information we need to set up your Sage Pay account.

You will be contacted by email with details of your test account within 48 hours.

You can log back into your form at any time to check the information you have sent us, and view your account status. If you need to change anything you've submitted, please email support@sagepay.com or call our Customer Services Team on +44 (0)845 111 44 55.

◄ BACK

🔍 Accessibility Policy | 👁 Privacy Policy | ✉ Contact Sage Pay | ✴ Support & FAQs