Wirecard CEE Integration Documentation

() -

Created: 2019-10-16 00:24

Masterpass

Masterpass by Mastercard is a free digital wallet service which allows different wallets to be integrated into the Masterpass acceptance network. The main idea is to allow consumers to select a wallet of their choice and to enter their payment and shipping details just once in this central place and to re-use these data for future online shopping across many online shops.

Please visit Masterpass for more information and details.

General information

You can add a Masterpass button in your online shop. When your consumer clicks this button, the **Masterpass wallet** is displayed and your consumer can choose the preferred **card and shipping address**. These data are then available to the online shop, including a billing address. Also your consumer is directed back to the online shop in order to complete the checkout. Your consumer's payment information is submitted as usual to the merchant's acquirer for further processing.

Consumers either have their **wallets** already provided by their financial institutions or they may create a Masterpass wallet in the online shop during the checkout process.

As the Masterpass wallet allows consumers to select a card and shipping address in a single step, a Masterpass button can be be added directly on the details page of an item in order to provide a convenient **express checkout**. For further details refer to the Masterpass integration methods for Wirecard Checkout Page or Wirecard Checkout Seamless.

Advantages for merchants

- Enhanced conversion rate since consumers can conveniently check out with just a few clicks by selecting the already stored card and shipping address.
- Implementation of fraud-reducing security measures.

Advantages for consumers

- No need to enter payment and shipping data when an online shop is visited for the first time.
- Avoidance of typing errors when entering payment and shipping data.
- Strong authentication process when registering for a digital wallet within Masterpass to prevent fraud.
- Speedy (guest and express) online checkout process thanks to stored payment and shipping data in one place at Masterpass, which will be provided to the merchant.

Prerequisites for merchants

As for all credit cards, merchants need to conclude acceptance contracts with their acquirers for the cards they intend to offer within Masterpass. All cards you have an acquiring contract for, even if not supported by Masterpass, can still be offered to your consumer using payment method Credit Card. For more information about which brands are supported, please visit Masterpass. Masterpass also provides general and helpful information addressing a variety of topics **relevant to merchants**.

In general, Masterpass is available in both solutions - Wirecard Checkout Page and Wirecard Checkout Seamless. The following chapters provide comprehensive information needed for the **integration of Masterpass** to your online shop using

- Wirecard Checkout Page
- Wirecard Checkout Seamless

To offer Masterpass to your consumers in your online shop please contact our sales teams. For any questions regarding your Masterpass merchant account please contact our support teams.

Back-end operations for Masterpass

Since all Masterpass-transactions are card transactions, the same back-end operations apply as for credit cards.

Please have a look at the table Transaction-based operations by payment method for more details on the supported back-end operations for payment method **Credit Card**.

Order flow diagram

Back-end operations and order flow behavior are equivalent to the credit card order flow. For a visual presentation have a look at the respective order flow diagram.