



PayU

# White Label Card Store

A customised card store  
solution for large organisations

Suitable for:

- ✓ Call centres
- ✓ Multi-channel business
- ✓ Debt collectors
- ✓ High volume transactions
- ✓ Retailers





## What is it?

With PayU's White Label Card Store you can offer customers the ability to **save their card details for future speedy checkouts**, without exposing your organization to the associated risks of storing such details.

You can **rest assured** knowing the White Label Card Store is fully **PCI-DSS compliant** and sensitive customer data will never be exposed.



## Who's it for?

The White label card store is suitable for merchants with PayU Enterprise (API) integrations

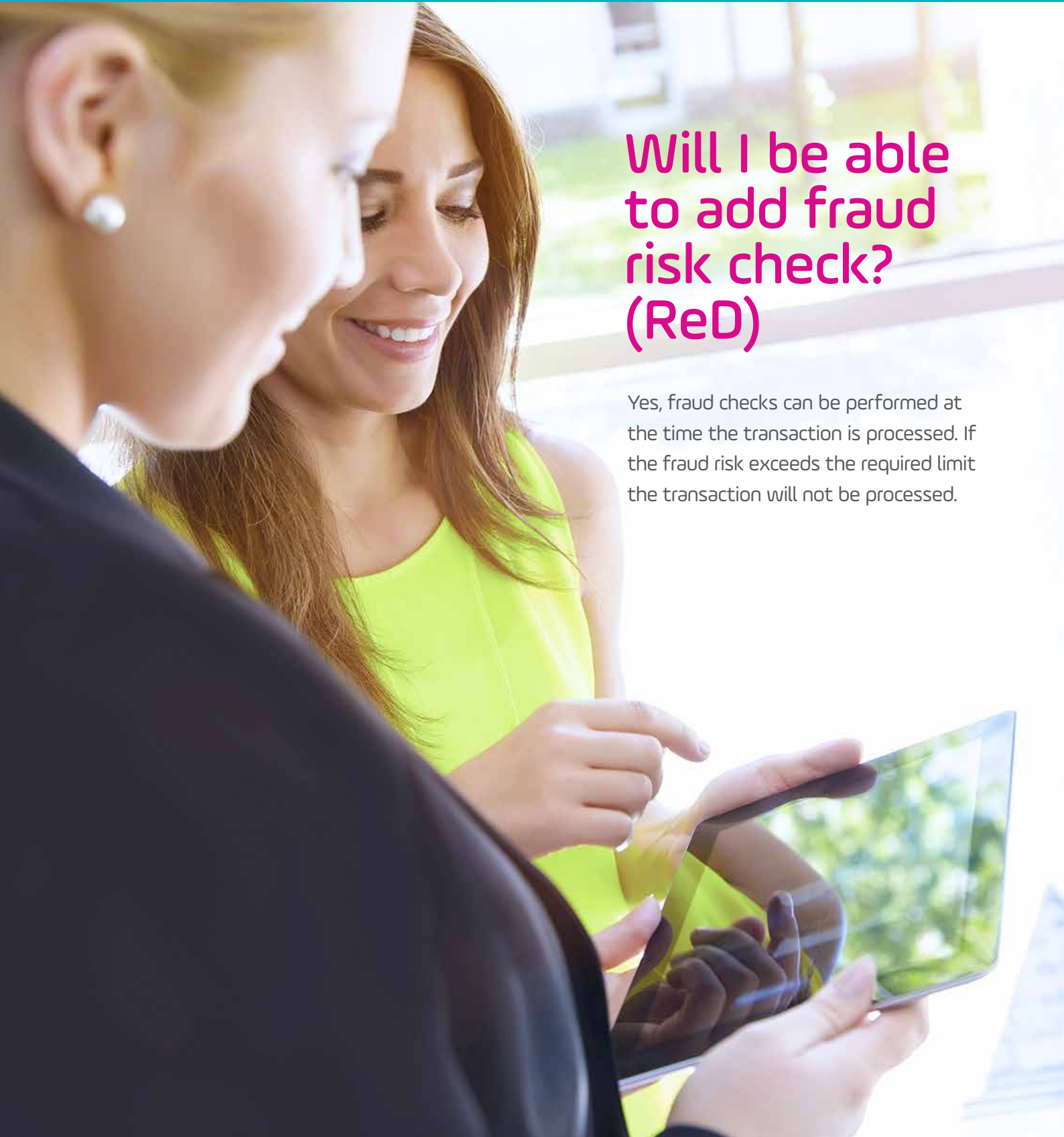


## What cards can be accepted?



# Will I be able to perform 3D Secure authentication?

Yes, authentication will be performed if the card is enrolled for **3D Secure**. We have various 3D Secure risk settings to ensure the correct level of de-risking is performed.

A photograph showing two women in a professional setting. One woman, with blonde hair and wearing a pearl earring, is looking at a tablet held by another woman with long brown hair wearing a bright yellow top. They are both smiling and appear to be in a collaborative discussion. The background is a bright, out-of-focus indoor space with large windows.

## Will I be able to add fraud risk check? (ReD)

Yes, fraud checks can be performed at the time the transaction is processed. If the fraud risk exceeds the required limit the transaction will not be processed.

# What's required from the merchant?

An online merchant account for PayU Easy.

## How it works:



During the transaction PayU will store the shopper's credit card details and return a token to the merchant, the merchant then associates this token against a known user and uses that token to transact on-line.



The shopper can then checkout without entering a card number for all future visits.



Authentication of the user is done by the merchant. Subsequent credit card checkouts are then processed by only providing a token, CVV, and an amount.



If 3D Secure is required the transaction will automatically perform a 3D Secure check and issue redirect responses

# How do I integrate into PayU?



Integration is via the API integration; you have full control over the design of your payment pages and only send the processing instructions to PayU.



You will also need a secure user management system which has the ability to store card tokens returned from PayU and the ability to make a decision when to use tokens or request the card holder to provide full payment details.



This gives you flexibility to control the process flow from your side.



PCI scope is removed from the storing of card holder details but where payment details are captured PCI requirements are still in play and you need to ensure guidelines are followed.





Contact us  
to find out more.



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