

# BT Buynet - Frequently Asked Questions

- 1 What do I need to use the service?
- 2 Is the service safe and secure
- 3 How long does it take to set up?
- 4 Which banks and payment card companies are supported by the service?
- 5 How do I monitor the transactions on my website?
- 6 What if I experience a problem with my BT Buynet enabled website?
- 7 What is the transfer time from your receipt of cash to receipt by us in a UK branch of our bank?
- 8 What currencies do you cover and do you make any additional charges?
- 9 Do we keep control of our brand equity?
- 10 What credit checks do you carry out?
- 11 I have integrated BuyNet/BT Buynet from BT with my system and am receiving error code messages. What should I do next?
- 12 If we decide to terminate our contract with you, what notice would you require?

## 1. What do I need to use the service?

- An Internet connected platform capable of supporting a Java Virtual Machine v1.2 or later. BT Buynet is fully tested on the Windows and UNIX platforms and is supporting customers on other platforms such as Linux.
- Secure, restricted access area on your server.
- Installed SSL certificate to encrypt data between the web server and the buyer's browser.
- A merchant id from your bank/merchant acquirer, which must be suitable to take card payments over the internet.

To ensure that Buynet is compatible with your web site you can download and trial the software.

## 2. Is the service safe and secure?

BT Buynet is a fully accounted system that meets BT's stringent internal audit and integrity requirements.

**Server and transmission security:** Your customers' credit card details are encrypted and transferred to the BT Buynet service. They must not be stored at your web-hosting company or at your offices. The BT Buynet servers are housed in a secure building that uses staff retina-analysis to restrict physical access, and encrypted data transfers. Once we have the data, your computers will communicate with BT Buynet using a BT Buynet transaction ID, so no credit card details will be sent back and forth again. The credit card data is stored on BT's secure servers, these are protected from the Internet by firewalls, and credit card information is stored in encrypted format within databases.

**Server and data resilience:** All information is fully backed-up through secondary data storage facilities at our server farm. That means every transaction has been recorded and stored - no information is lost. The BT Buynet service is run on multiple servers, with in-built resilience. The database is mirrored for extra data security.

**Encryption:** Your communications with customers must be protected by SSL (secure sockets layer) technology - your web designer can do this on your behalf. You can see when SSL is being used because the domain name of a website will begin with https:// or a padlock will appear in

your browser. This encryption method ensures the integrity of communications even though they are taking place over the public access Internet. BT Buynet encrypts all communications between your server and the BT Buynet servers using SSL (Secure Sockets Layer) technology. This ensures that data cannot be read by anyone except BT if it is intercepted. Access to all administration functions are authenticated using client certificate technology provided by Trust Services from BT. This ensures that only users authenticated by you can gain access to your administration service.

**Audit integrity:** BT Buynet is a fully accounted system that meets BT's stringent internal audit and integrity requirements. Every second of every online transaction is recorded so the flow of information and funds is clear - nothing can 'disappear' from the system. Real-time data mirroring with regular data backup and software status monitoring provides stringent audit and data integrity for all your transactions. Encrypted communications provide data security.

### **3. How long does it take to set up?**

To get a merchant id from a merchant acquirer can take between 1 and 6 weeks depending on your status.

To set Buynet up takes around 5 working days from the time we receive the relevant completed documentation.

Integration by the merchant of the Buynet API usually takes between 3 and 5 days.

### **4. Which banks and payment card companies are supported by the service?**

The acquiring institutions we support include HSBC, Streamline, Barclays Merchant Services, Lloyds TSB, Bank of Scotland, Alliance and Leicester, American Express and Style. Payment cards accepted include American Express; VISA and MasterCard (credit cards); and VISA Delta, Switch and Solo (debit cards) and Style (cobrand and private label store cards. If the card you are looking for is not mentioned, please call our sales team for assistance – 0808 152 5252.

### **5. How do I monitor the transactions on my website?**

When you become part of the BT Buynet service you are given a VeriSign "Onsite" digital certificate from BT that gives you access to a Merchant Services website through a secure Internet link. This website enables you to:

- View individual transactions should you need to query them.
- Have access to a suite of reports. If required, you can also send a request to the helpdesk and have them delivered via email

### **6. What if I experience a problem with my BT Buynet enabled website?**

- BT provides several levels of help to its customers:
- An online integration support unit for detailed help in integrating BT Buynet onto your website available during normal office hours 9 a.m. to 5 p.m. Monday to Friday (excluding public holidays) accessed via a local call rate telephone number – 0845 601 0569
- A technical support (consultancy) service offering on-site help with integrating BT Buynet onto your website. This is a chargeable service.

- An after sales helpdesk for configuration changes, technical problems and advice available during normal office hours 9 a.m. to 5 p.m. Monday to Friday (excluding public holidays) – 0845 601 0569 or btbuynetsupport@bt.com
- A fault reporting service available 24 hours a day, 7 days a week – 0845 601 0569

**7. What is the transfer time from your receipt of cash to receipt by us in a UK branch of our bank?**

BT does not handle cash and does not penalise or interrupt your cash flow in any way. In fact, unlike other providers who may only credit your account with the amount paid by the customer 30 days after the purchase date, with BT Buynet, the funds will reach your account in the shortest time possible for your acquiring bank. In most cases this is three or four days but each bank is different.

The way it works is as follows:

1. You request authorisation for a transaction, and receive response in real time.
2. We issue settlement instruction (overnight) to your bank,
3. Settlement follows, subject to the normal banking delays. Note: The exact same process is used for credit/debit card payments in the high street.

**8. What currencies do you cover and do you make any additional charges?**

BT Buynet can cope with a very wide range of currencies so you can reach a truly global market through your website. The currencies supported include:

- Sterling
- Euro
- US Dollars
- Canadian Dollars
- HK Dollars
- Canadian Dollars
- Japanese Yen
- Turkish Lira
- Finnish Markka

If the currency you need is not listed please call our sales team to see if it is now included

BT Buynet does not make any distinction between the currencies therefore there are no additional charges. You may however want to check with your bank about the charges they might make and take their advice about the currencies that you would be wise to accept. Your bank will also be able to tell you which currencies are most used in online purchases.

BT Buynet currently trades in multi currencies with Streamline, American Express, Lloyds TSB HSBC, HBOS and Barclays Merchant Services.

### **9. Do we keep control of our brand equity?**

BT Buynet has been designed so that your customer has a seamless experience on your website. You integrate our client code (freely available from our website, for evaluation) into your application so that the customer never leaves your site, or seems to be redirected to another payment page, as is the case with some of our competitors.

The benefits of this are:

- The customer stays in your branded environment during the few seconds that it takes for clearance to be received giving them confidence that the process is secure
- There is no wait for the customer while they are redirected to another page thereby speeding up the whole transaction.
- It guarantees that they will not be subject to "substitution attack", in other words, undetectable, fraudulent substitution of the transaction amount with a different value, to the merchant's detriment

### **10. What credit checks do you carry out?**

There is only one credit check that BT Buynet makes; online authorisation with the card issuer. Simply put, it works like this:

- BT Buynet requests authorisation from the acquiring bank and the acquiring bank sends a message along a highly secure private network to the bank that has issued the card, requesting authorisation.
- BT Buynet receives authorisation to proceed from the acquiring bank once it has made its checks with the card-issuing bank.

### **11. I have integrated BT Buynet with my system and am receiving error code messages. What should I do next?**

The first thing to do is to check the BT Buynet Integration Handbook Section 3 "Integrating BT Buynet with your System" and ensure all steps have been followed as described.

If you require further technical advice or help, please contact the support helpdesk.

### **12. If we decide to terminate our contract with you, what notice would you require?**

The minimum contract term is 12 months and should you wish to terminate before this we would require, in writing, 3 months notice.

**If you require further information or assistance, please contact our sales team on 0808 152 5252.**