





ONLINE PAYMENT GUIDE



MOCPED

A step-By-Step Guide for Undergraduates on how to use the MOCPED Interswitch WebPay Platform

MOCPED

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2/24/2015

Procedures for Payment

Please follow these instructions to learn how to make payments using interswitch on MOCPED web site.

Step 1a: Click on the Payment Link

Visit the school website "<u>www.mocped.edu.ng</u>". Once you get to the website, click on the "pay link" as shown below.



Step 1b: Login Page

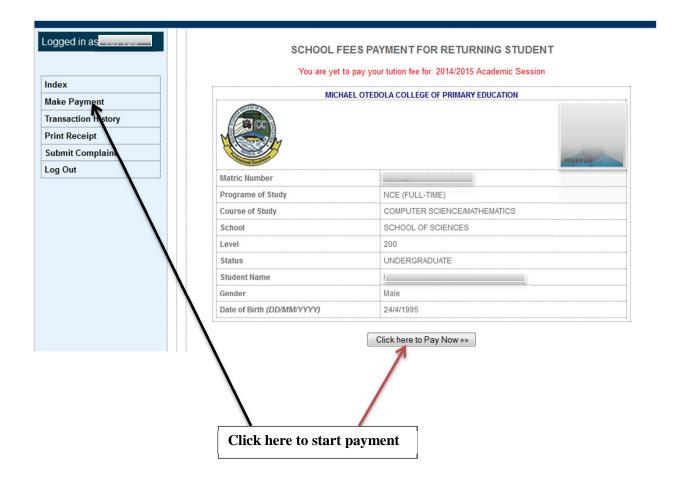
Login to **school fees payment portal** with your matric number (or JAMB form number for freshers) and surname & click on "*Proceed*" button to login

*Welcome To 2014/2015 Academic session Login with your matric number & surname. Matric Number: * Surname:* Proceed

Step 2a: Click on the Payment Button

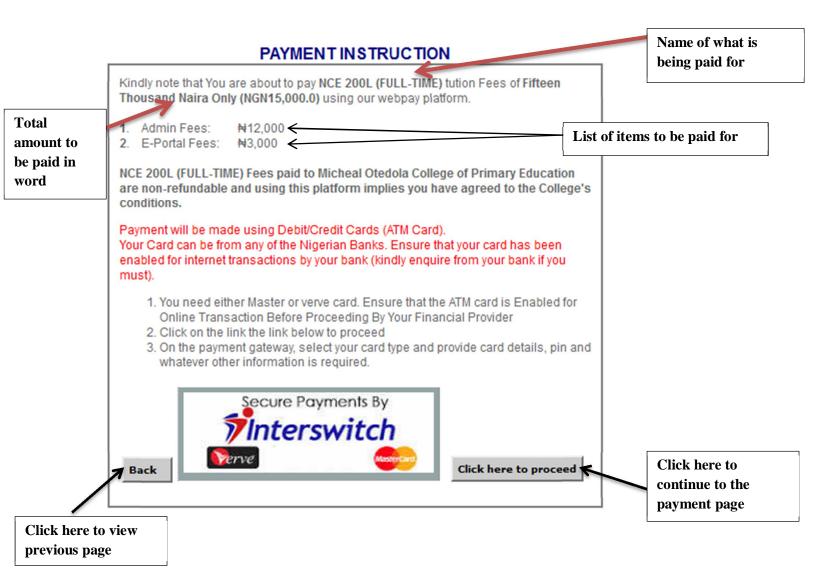
On the **school fees payment page**, you will find a payment button similar to the one in the picture below. To begin the online payment process, click on the "*Make Payment*" or "*Click here to Pay Now*" as shown below.





Step 2b: PAYMENT INSTRUCTION

This page shows the instruction as regards the payment you are about to make. Ensure that all the information supplied on this page corresponds with the payment you are about to make, as show below. Click on the button "*Click here to proceed*" to continue. Check the school fee payment structure on the school website, to know the amount to be paid for your level.





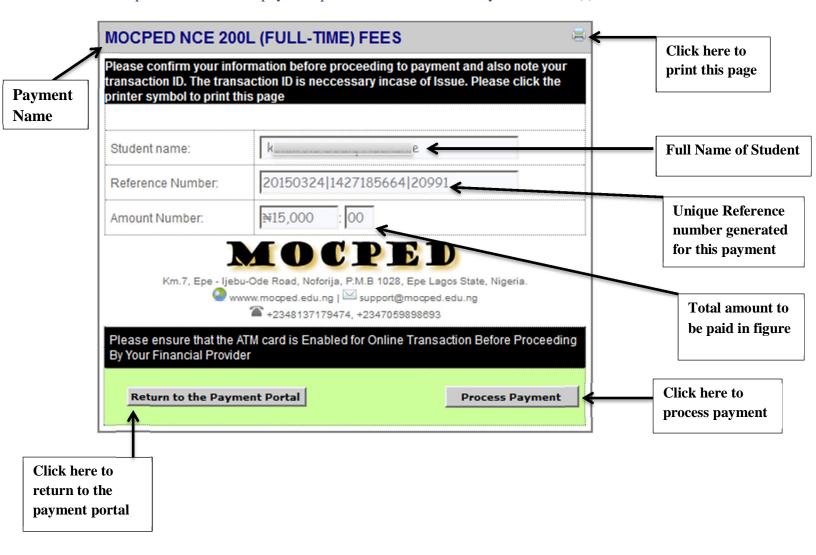
Step 3a: Payment Confirmation Page

Next, is the payment confirmation page, this pages contains the **student full name**, **total amount** to be paid & the **transaction reference number**. Note that the transaction reference number is unique for each transaction. Hence you are advised to print this page by clicking on the printer icon at the top most right hand corner of the page. Should there be any problem with the transaction, your transaction reference number is what will be used to trace the transaction and take the appropriate action.

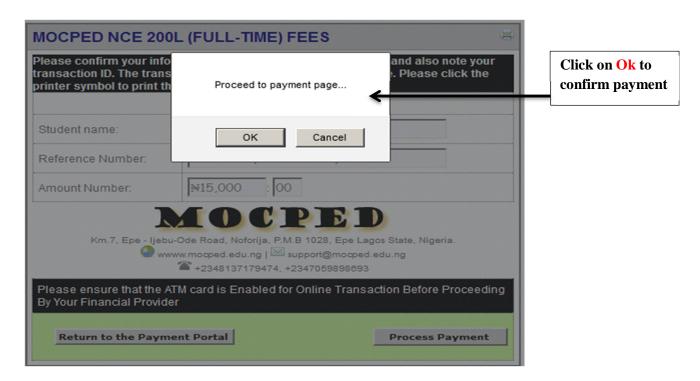
Confirm your payment information by ensuring that:

- The fund loaded on card are sufficient to pay the total amount as seen on the portal
- The student information found on the portal is correct and accurate if yes to above proceed by clicking on Click on the "process Payment" button to proceed.

If not please return to the payment portal and ensure necessary rectification(s).







Step 3b: Proceed to interswitch webpage

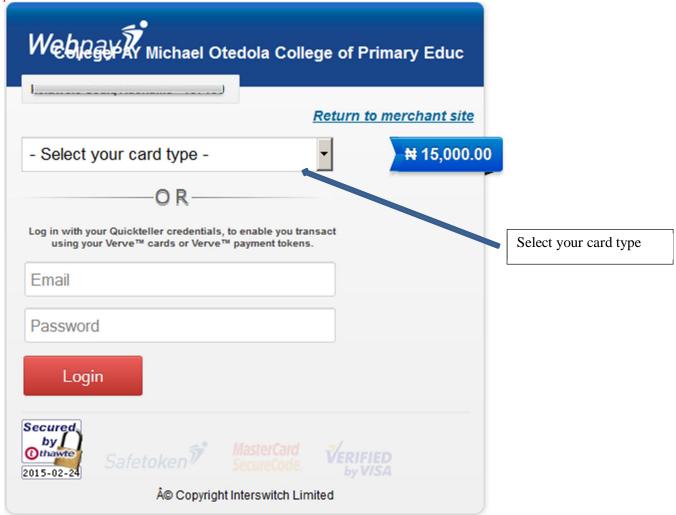
Next, the "process payment" button changes to "click here to continue". Click on it to continue.

ease confirm your info ansaction ID. The tran	saction ID is neccessar	ding to payment and also note your y incase of Issue. Please click the	
inter symbol to print t	mis page	e	
Reference Number:	20150324 142718		
mount Number:	¥15,000 : 00		
Km.7, Epe - ljet w w lease ensure that the	www.mocped.edu.ng Su ** +2348137179474, +2: ATM card is Enabled for (3 1028, Epe Lagos State, Nigeria. pport@mocped.edu.ng	
Return to the Payment Portal		Click here to Continue	Click here to

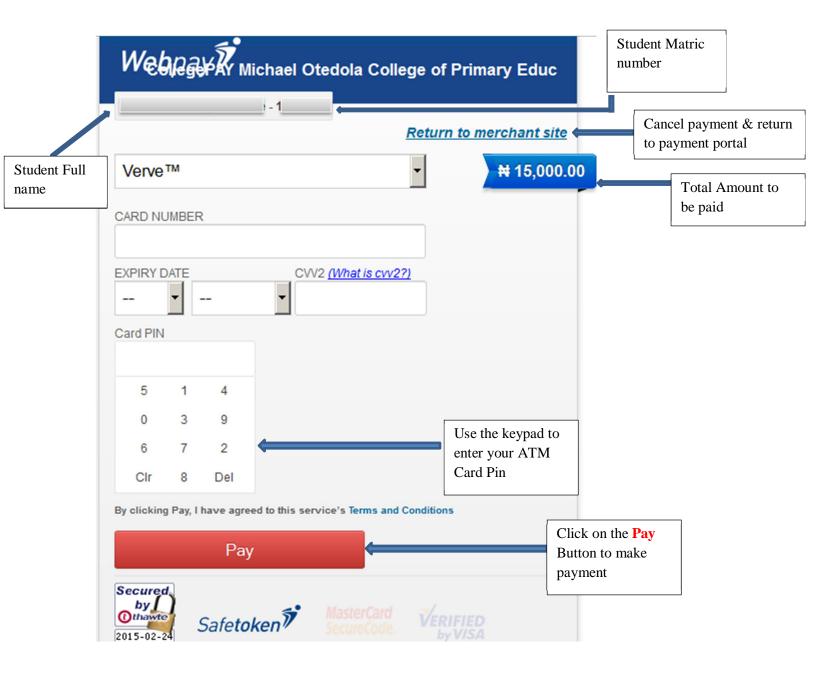
Step 4a. Select Your Card Type

Confirm your *Name*, *Matric No*. and the *Amount* displayed on the Interswitch web page and select the type of card you want to use. If not, click the *Return to merchant site link* to abort payment. Ensure you have with you an Interswitch enabled Debit/ATM card, specifying the Card Number, Expiry Date, Card **PIN** and **CVV2 Code**. Supply your Card details and click the Pay button.

*Ensure that you do not stop, refresh the page or close the web page while your payment is being processed.

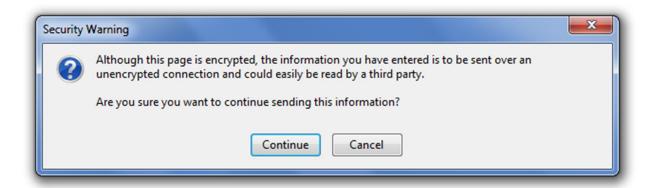






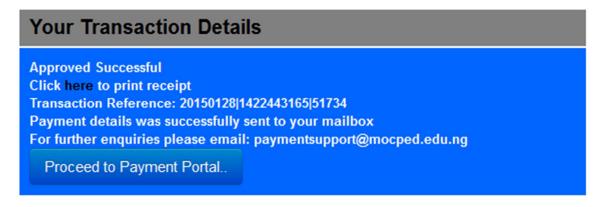
Step 4b. Interswitch Payment Prompt Page

An interswitch payment security warning page is displayed, just click on "continue" to proceed



Step 5a. Interswitch Payment Prompt Page

You will be redirected back to your Portal Account page with a transaction response. A successful transaction response is shown as below. Return to the payment portal & prints your receipt, also a Notification Email is also sent to your email address.



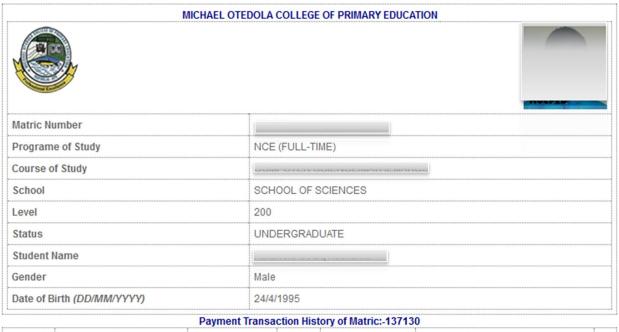


Step 5b. Payment History

You can also view your Payments History (including Successful and Failed WebPAY transactions) at any time on the Payments History Page.

PAYMENT HISTORY

You are yet to pay your tution fee for: 2014/2015 Academic Session



		Payment Transa	ction Hist	tory of Matric:-13713	iO	
Session	Transaction Ref. No.	Date & time	Amount	Payment Percentage	Payment Status	
2014/2015	20150224 1424774120 22412	24-Feb-15 11:36:06	№ 15,000	100%	20031 - Unknown ProductId of 6207(2003)	
2014/2015	20150224 1424775249 18982	24-Feb-15 11:54:43	№ 15,000	100%	20031 - Unknown ProductId of 6205(2003)	
2014/2015	20150224 1424775810 14533	24-Feb-15 12:00:27	№ 15,000	100%	No Card Record(Z1)	
2014/2015	20150224 1424776036 74090	24-Feb-15 12:07:31	₩ 15,000	100%	No Card Record(Z1)	

Have an ENQUIRY?

You can contact the Support Team via any of the following information;



Email: paymentsupport@mocped.edu.ng
Mobile: +234 8137179474, +2347059898693
Calls and SMS between 8:00 am 4:00pm
(Mondays -Fridays)

Other Tips for a Secure Transaction

To confirm that you are on a secure site, check the address bar of your browser. The address bar is the place on the screen or browser where the web address of the current page that you are viewing is displayed. It is usually located near the top of the screen.



For a secure website, the beginning part of the address usually starts with https (not http – the additional s means secure) and if you are using the latest Chrome or Firefox browser then that part will also be coloured. When making payments with your card through our system or on any other website, always verify that the address of this page begins with **https:**

Step 5: Fill in Your Card Details

After selecting your type of card, the actual payment console appears below. In it you will be expected to fill in your ATM card details.

Below is an explanation of how to fill each of the fields in the console.

Card Number:

Type in your card number. It can be found on the front of your ATM card as shown in the following picture (red box).



Expiry Date:

The expiry date for your card can usually also be found on the front of the card. If its not on the front of yours, check the back. The format is "month" – "year of expiry". The month is usually written in numbers 1 to 12 symbolizing January to December.

For example, in the image below, the expiry date is 12-05. This is equivalent to December 2005, December being the 12thmonth of the year.





Entering your Card PIN:

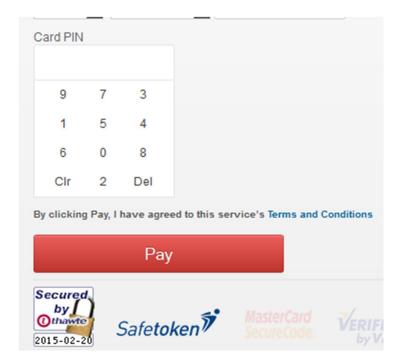
Your card PIN is the same as the ATM PIN which you use when you withdraw from an ATM. For security, entering the PIN cannot be done by typing but by clicking on the numbers in the numeric keypad (or PINpad) as shown below.



Security of your ATM Card PIN

The PAD LOCK secured image that shows near the bottom left corner of the console is a security device. If it is visible and you are able to see it then it means that it is safe for you to enter your PIN because the connection has been secured.





For security reasons, do not enter your PIN if the PIN secured image is not showing. When it is visible, it means that whatever you enter will be safe and secure from hackers.

As an additional security precaution, the numbers in the keypad are arranged randomly. Use **Del** to delete the last number you clicked on and **Clr** to clear all the numbers you have entered at once.

Card Verification Value (CVV2)

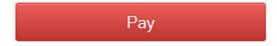
The CVV2 (or CVV) is a set of numbers (usually three) that can be found at the back of your card. The CVV2 is yet another security measure meant to protect the card from unauthorized use. To get your CVV2 code, turn to the back of your card and you will see the numbers. If there are more than three numbers then the CVV2 code is the last three numbers in the set.



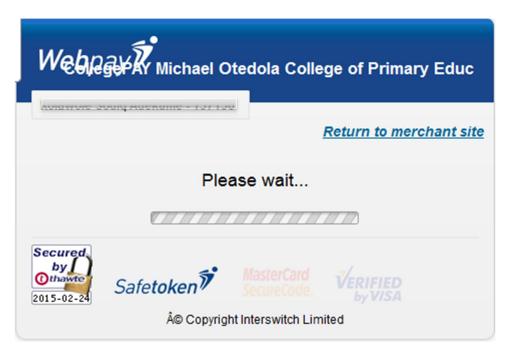


Step 6: Click on Pay

After filling out the entire form, double check the details to make sure that everything you filled is correct, especially the card number, expiry date and CVV2. After making sure that your details are correct, click on **Pay**



When you click Pay, the details are sent via a secure channel to interswitch who will then process the transaction by attempting to deduct the amount from your card. During this process, you will see the following message:



Tip: Do not refresh the page or use the back button while processing a payment. If you make an error or there is a network failure, instead of refreshing the page, close it, open a new window or tab, go to the initial page having the payment button and start from Step 1 again.

If the processing is successful, you will get a message that says **Approved Successful**. This means that your ATM was successfully billed and your payment successful.



Your Transaction Details

Approved Successful
Click here to print receipt
Transaction Reference: 20150128|1422443165|51734
Payment details was successfully sent to your mailbox
For further enquiries please email: paymentsupport@mocped.edu.ng

Proceed to Payment Portal..

After Payment, What Next?

Click on "*Proceed to Payment Portal*", If your transaction was successful print your receipt and proceed to course registration.

At the same time, an email will be sent to you containing the transaction details and any further instructions. If you do not get this email after 10 minutes, please check your bulk or spam folder. And if there is no email from us, please contact our customer service

Warning about the Bulk/Spam Folder

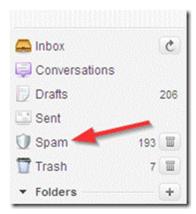
The spam mail folder (also known as bulk mail or junk mail folder) is a place where messages which are deemed to be useless or fraudulent and of no use to you are sent to. The messages are routed there automatically by your email provider who is most times correct but sometimes the system makes an error and sends some of your good emails there too.

When checking your spam mail, you have to be careful not to open or believe other messages that you might find there because many of them have tempting titles but contain viruses or are fraudulent scams, may telling you that you have won a price or you can perform better in bed and stuff like that.

Only open messages in your spam from people you know and ignore all the others. Most email services automatically clean out spam messages periodically so you don't have to bother deleting them yourself. Just ignore them and your email provider will take care of the rest. Here's how to find the Spam folder.

Yahoo spam mail folder:

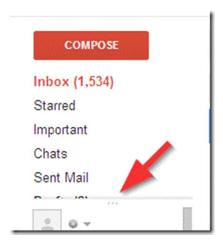




Gmail spam mail folder:

Gmail's spam mail folder is not always visible by default. If you cannot see it in the navigation menu on the left of your Gmail box, then you need to set it to show.

To do this, click and drag down the faint dots of the menu as shown below to reveal more menu items:



Check to see if Spam is listed among the newly revealed menu items and click on it. If you can't see it, click on **More**:



Click on Spam:





Troubleshooting Failed Transactions and Errors

When paying with your ATM card you might experience an error or some sort of challenge or the other. This is due to several factors either from your bank or from and interswitch problems. Lack of funds or mistakes made while filling the form could also lead to errors.

When a transaction fails, the reason for the error will usually be displayed together with a failure message as shown below. Take note of the reason for the failure so that if the challenge is something that you cannot solve, you can contact us and tell us what the error is so that we can tell you what to do about it.

Common Error Messages

Below are some of the most common errors encountered when trying to make an ATM card payment online:

Incorrect PIN:

This message means that the ATM PIN you entered was not correct. **What to do:** You need to go back to Step 1 and try again, making sure that the PIN you use this time is correct.

Your Transaction Details

Your transaction was not successful.

Reason: No Card Record

Transaction Reference: 20150115|1421315666|56200

Transaction Amount: 0
Transaction Status: FAILED

Transaction Date: 0001-01-01T00:00:00

Payment details was successfully sent to your mailbox

For further enquiries please email: paymentsupport@mocped.edu.ng

Proceed to Payment Portal & try again.

Expired Card:

Either you entered the wrong expiry date or your card has expired. **What to do:** Go back to Step 1 and start all over again, making sure that you select the correct Month and Year of expiry for your card. If your card has indeed expired then contact your bank for a new card or use a different card or another payment option.



Your Transaction Details

Your transaction was not successful.

Reason: No Card Record

Transaction Reference: 20150115|1421315666|56200

Transaction Amount: 0
Transaction Status: FAILED

Transaction Date: 0001-01-01T00:00:00

Payment details was successfully sent to your mailbox

For further enquiries please email: paymentsupport@mocped.edu.ng

Proceed to Payment Portal & try again.

Transaction Error:

Usually indicates that there was a network error while connecting to the Interswitch payment gateway or connecting to your bank's gateway. It is usually a temporary error.

What to do: Go back to Step 1 and try again. If you get a transaction error again then try again after a few hours. If you are still getting the transaction error, try another card or contact us.

Withdrawal Limit Exceeded:

This is a very common occurrence with First Bank cards. This could mean either your bank has placed a restriction on using your card online, or you have already withdrawn more than the daily limit of withdrawal through your ATM for that day.

What to do: If you have not withdrawn above the daily Limit for that day then you need to contact your bank and explain the situation to them. If you have withdrawn above the limit, try again after 24 hours.

Transaction Not Permitted to Card Holder:

This either means that your ATM card is not activated for online payments or you are using an old card that has been phased out. This is a very common error with old Access bank cards. **What to do:**Complain to your bank or try a different card or payment option.

Insufficient Funds:

You don't have up to the required amount for the purchase left in your card. **What to do**: Reload your bank account or card with funds and try again.



Your Transaction Details

Your transaction was not successful.

Reason: Insufficient Funds

Transaction Reference: 20150115|1421316744|19227

Transaction Amount: 0
Transaction Status: FAILED

Transaction Date: 0001-01-01T00:00:00

Payment details was successfully sent to your mailbox

For further enquiries please email: paymentsupport@mocped.edu.ng

Proceed to Payment Portal & try again.