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1. INTRODUCTION

Telkom Internet TopUp Tool is used by Telkom Internet customers to TopUp their account. This tool has been enhanced to include 3D Secure.

3D Secure is an XML-based protocol used as an added layer of security for online credit card transactions. It was developed by Visa to improve the security of Internet payments and offered to customers as the Verified by Visa service. Services based on the protocol have also been adopted by MasterCard, under the name MasterCard SecureCode, and by JCB International as J/Secure.

The basic concept of the protocol is to tie the financial authorization process with an online authentication. This authentication is based on a three domain model (hence the 3-D in the name). The three domains are:

- Acquirer Domain (the merchant and the bank to which money is being paid)
- Issuer Domain (the bank which issued the card being used)
- Interoperability Domain (the infrastructure provided by the credit card scheme to support the 3-D secure protocol)

2. BENEFITS TO Telkom Internet CUSTOMERS

- Extra protection and peace of mind when you're shopping online
- Protects your card against unauthorised use
- You can have confidence that Telkom Internet has made your security a priority
- Increased consumer confidence when purchasing on the Internet
- No special application software is needed at the cardholder access device
- Easy to use
- Control over card use for online purchases

Please Note: This security feature has been implemented on all applications at Telkom that are using credit card as a method of payment.

To see how this feature has been implemented on Telkom Internet TopUp Tool, see Section 6.
3. KEYWORDS, ABBREVIATIONS AND ACRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>TI</td>
<td>Telkom Internet</td>
</tr>
<tr>
<td>ADSL</td>
<td>Asymmetric digital subscriber line</td>
</tr>
<tr>
<td>CVV</td>
<td>Check Verification Value</td>
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4. HOW TO USE THIS MANUAL

Contents of the manual:

- **Section 6**: Telkom Internet TopUp Tool - shows how you can use the system to TopUp your Telkom Internet account and view your TopUp Transactions
- **Section 7**: User Support – provides the contact number for Telkom Internet Support
- **Section 8**: Shows error codes that can be displayed while topping up account
5. GENERAL SYSTEMS FUNCTIONS

Figure 1 shows the Telkom Internet TopUp Login page. To login you will need your Telkom Internet AllAccess username and password.

![Telkom Internet TopUp Login Page](image)

To get more information and to activate your credit card for 3D Secure, the Telkom TopUp page (Figure 2) displays a list of banks which are 3D secure compliant and with their 3D secure information. On the login page you will find the ‘here’ link which will open the page displayed in Figure 2.

**Please Note:** If your bank does not appear in the list below, please visit your bank website or contact your bank.
Please Note: This application is 3D compliant. 3D Domain Security (3DS) is an added security 3D Domain Security (3DS) is a new method of security enacted by the Card Associations to enhance the security of online transactions. MasterCard's product is called SecureCode and Visa's product is called Visa CardCheck.

The 3D-Secure refers to a device method in the security they use:

- The Acquiring or Merchant's bank
- The Card Association's Financial network, i.e. Mastercard and Visa
- The issuing or Cardholder's bank

Very simply, the system authenticates the cardholder before the transaction takes place by diverting the broker to the bank that issued the card, who then request some secret perhaps a pin, from their cardholder that will conclusively prove that the cardholder is the cardholder entitled to use this card. Once they are satisfied that this is their cardholder, they issue an authentication receipt which is then presented to the merchant, who along with the authorization request. If the transaction is then approved by the issuing bank, they notify the merchant that the transaction will be completed.

The following are links to the 3D Secure activation and enrollment pages provide by your bank:

- Please choose the bank that your credit card was issued by.
- For more information click: To register for 3D Secure and activate your cardlock.

Abina
Africa First National Bank
Standard Bank

Fingerprint information can be obtained from the

Figure 2 More 3D Secure Information
After successfully logging on, the “Purchase DSL TopUp” form (shown in Figure 3) will be displayed.

![Purchase DSL TopUp Form](image)

**Figure 3 Purchase DSL TopUp**

On the “Purchase DSL TopUp” form, the customer will be required to select the item he/she wants to purchase, enter his credit card detail and click the “Submit” button.

After clicking the “Submit” button, the customer will be required to authenticate the transaction by entering their 3D Secure PIN, which was created by him/her during the activation process.

Figure 4 will be displayed, depending on the bank which issued the card.

**Please Note:** You will notice that there are credit cards which are issued by Discovery, Clicks, Jet, Woolworths, etc. those credit cards may be issued in partnership with the South African banks. To find out where you can register your credit card for 3D Secure, please contact the store/merchant who issued the card in order to find out which bank they work with.
Figure 4 depicts the following:

- Member Bank logo – Depending on the bank you bank with, on production this logo will be replaced by your bank logo

For an example, if your Visa credit card was issued by Standard Bank, a similar screen shown in Figure 5 will be displayed.
If you have forgotten your password, click on the "New User/Forgot your password?" link. This link will help you with the details on how you can recover your password, for more help click the "Help" link. Each bank has its own processes and contact numbers that can be used to retrieve the password.

If the 3D Secure PIN entered in Figure 4 or Figure 5 is correct, the customer will be required to confirm his/her TopUp purchase by clicking the "Submit" button shown in Figure 6.
Figure 6 Confirm TopUp Purchase

If your TopUp Purchased was processed successfully, a confirmation screen will be displayed as shown in Figure 7.

Figure 7 TopUp Confirmation
To view your TopUp purchased, click on the "View History". All data purchased will be displayed as shown in Figure 8.

![Image of TopUp history](image)

**Figure 8 View TopUp History**

5.1. **Main Menu Layout**

Telkom Internet TopUp Main page has the following Menu, as shown in Figure 9

![Image of TopUp main menu](image)

**Figure 9 TopUp Tool Main Menu**
• Purchase TopUp – is used to purchase additional data.
• View History – to view all TopUp purchased
• Logout – to log out of the application

6. USER SUPPORT

For any queries please contact 10210.

7. APPENDIX AND ERROR MESSAGES

The following are possible error messages that can be displayed while trying to TopUp.

• If you have entered an incorrect credit card number, Figure 10 will be displayed.

Figure 10 Incorrect Credit Card Number
• If you have supplied the incorrect 3D Secure PIN Code, an error message shown in Figure 11 will be displayed.

![Incorrect PIN](image)

Figure 11 Incorrect PIN

• If you leave the "Password unpopulated" see Figure 11
If your credit card was blocked, an error message shown in Figure 12 will be displayed. In case this happens, please contact your bank.

Figure 12: Blocked Credit Card