Online Payment Security

Author
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Approval route

Online payment security

How secure are my details?

Here at LJMU we take great efforts to ensure that your information is safe and secure, especially when you are transacting with us over the internet. Therefore we have enabled various security systems to ensure your details are kept private.

Data encryption

Whether you are entering your card details to pay fees, looking at your ViP Account transactions or purchasing items from our online store, all areas of our site use *encryption certificates* to ensure that information being passed from your computer to ours is safe and secure – in fact it uses the same level of security as the banking industry.

Verified by Visa / Mastercard SecureCode

All of LJMUs on-line payment sites are registered with and use *Verified by Visa (VbV)* and *Mastercard Secure Code (MSC)* as an extra level of authentication when you pay. This means, that if you have VBV or MSC registered on your card, you will be asked for extra information to confirm you are the card holder before the payment is authorised.

As a responsible internet merchant, LJMU would encourage all users to register VbV or MSC on their cards. If you have not registered this information on your card, please contact your card issuer to find out more.

PCIDSS compliancy

PCIDSS (Payment Card Industry Data Security Standard) is a new standard set by Visa and Mastercard to ensure that merchants handle customers credit card details in a secure and appropriate manner.

All internet debit / credit card payments for LJMU are handled by an external company called **WPM Education**, who is the market leader in supplying internet payment facilities to higher education institutions. As of 10th April 2008, WPM Education became one of the first European e-payment service providers to achieve enterprise wide PCIDSS compliance. This means their systems and security have been independently tested and passed by Visa and Mastercard approved auditors as part of the PCIDSS scheme meaning your card information is as safe as it possibly can be.

On-line payments cookie policy

What are cookies?

Cookies are small pieces of information that a website can store in your web browser in order for it to remember something about you on a later date. The cookie contains a unique number and therefore **no personal data**, such as your name or email address.

What cookies do the on-line payments sites use?

On-line store

The On-Line Store only uses cookies that are essential to the operation of the store and are therefore required. If you wish to control what cookies you use, you can change your internet browser setting at any time. However, please note that in disabling cookies, some website functionality may be lost.

The cookies used by the On-line Store are:

Cookie	Purpose	Further Information
WPM_Store	To Track The Users Session	Expires at end of session
CompanyID	To Track The Users Session	Expires at end of session
ASPSESSIONID	To Track The Users Session	Expires at end of session

Card payment gateways (Student Fees, ViP, Donations)

The Card Payment Gateways only uses cookies that are essential to the operation of the payment site and are therefore required. If you wish to control what cookies you use, you can change your internet browser setting at any time. However, please note that in disabling cookies, some website functionality may be lost.

The cookies used by the gateways are:

Cookie	Purpose	Further Information
Site_Val	To Track The Users Language	Expires at end of session
ASPSESSIONID	To Track The Users Session	Expires at end of session

Flywire gateway

The Flywire Gateway only uses cookies that are essential to the operation of the payment site and are therefore required. If you wish to control what cookies you use, you can change your internet browser setting at any time. However, please note that in disabling cookies, some website functionality may be lost.

The cookies used by the gateways are:

Cookie	Purpose	Further Information
ASPSESSIONID	To Track The Users Session	Expires at end of session

For more information about cookies and how LJMU uses them please click here

Change	Author	Date	Review	Route