

3D Secure Code Error Details

While trying to use the Payment Gateway on the DS-75.com/Doonschool.com websites, you may experience an error of the following type:

'GV00004-PARes status not successful'

You know you have got this error because the website sends an email to your registered email ID with the subject "DS 75 Payment Status" and details similar to those displayed below:

Transaction Details	
Payment Status	Error
Payment ID	9646503051400640
Error	GV00004-PARes status not successful
Amount	2010
Date and Time	Fri Mar 05 14:12:08 IST 2010

Here is a brief explanation as to why you get this error message:

1. Since August 2009, the RBI has mandated that all ONLINE transactions done in India, have to mandatorily use the 3D secure system, an added layer of security for online credit and debit card transactions. **3-D Secure should not be confused with the Card Security Code which is a short numeric code that is printed on the card.**
2. **If your Credit Card works FINE on other websites** it is because these sites are collecting payments overseas (e.g. Hotels, Travel Bookings and other websites) and as such DO NOT implement 3D Secure. Sites operating from India which use Indian payment gateways are REQUIRED to use 3D Secure since August 2009

The Payment Process is broken down as described in subsequent pages (scroll down...)

Step 1:

We (the DS-75/Doon School) show you a payment screen. On this screen you are asked to enter your CVV code (this is the code that is printed on your card). This is NOT the 3D Secure code. After you fill in the details, click on the "Submit" button to proceed to the next step. See image below.

Portal Payment - Windows Internet Explorer
https://securepg.fssnet.co.in/pgway/gateway/payment/payment.jsp?PaymentID=402580431700560

HDFC BANK
WELCOME TO HDFC BANK PAYMENT GATEWAY

Billing Information

Merchant	DOON SCHOOL
Website	https://www.doonschool.com/
Amount	Rs 2,010.00
Track ID	6070639342058077832

Payment Information

Credit Card Details

Card Number

CVV [What is CVV?](#)

Expiration Date

Cardholder's Name

Enter the characters visible in the box below [Help?](#)

6 7 f e z

This is a Secure payment gateway using 128-bit SSL encryption.

Powered By: **FSSNet**
Transact India

Internet 100%

Step 2:

The site will now show you a confirmation screen and you need to click the “Pay” button to move on to the next step. (see image below)

The screenshot shows a payment confirmation page in Internet Explorer. The browser's address bar displays the URL: <https://securepg.fssnet.co.in/pgway/gateway/payment/router.jsp?PaymentID=402580431700560&paym>. The page features the HDFC BANK logo at the top center. Below the logo, there are two sections: "Billing Information" and "Payment Information".

Billing Information

Merchant	DOON SCHOOL
Website	https://www.doonschool.com/
Amount	Rs2,010.00

Payment Information

Card Number	*****0721
CVV	***
Expiration Month	1
Expiration Year	2012
Cardholder's Name	

A "Pay" button is located below the payment information. To the left of the payment information, there is a "PCI compliant by ControlCase" logo. At the bottom of the page, there is a security notice: "This is a Secure payment gateway using 128-bit SSL encryption." and a logo for "Powered By: FSSNet Transact India". The browser's status bar at the bottom shows "Done" and "Internet" with a 100% zoom level.

Step 3:

You are now taken to the screen of the “credit card issuing bank” e.g. Stanchart, HSBC, ICICI, Citibank etc. It is at this stage that the problem (Error code GV00004) occurs. If you enter an **incorrect 3D Secure number**, OR if you **cancel the transaction** at this stage, your CREDIT CARD ISSUING BANK stops your transaction from proceeding.

In the example below (see image), the Credit Card (a MasterCard) is issued by Standard Chartered (issuing bank). You can clearly see that you are on the Standard Chartered website for entering the 3D Secure number. **In the case of an incorrect or blank 3D secure code being entered here, the transaction is rejected by the bank that has issued your credit card to you!**

For a solution to this problem, scroll down to the next page.

MasterCard SecureCode - Windows Internet Explorer

https://cardsecurity.standardchartered.com/acspage/cap?RID=8615&VAA=B

Live Search

PrescriptionOrdering MasterCard SecureCode

MasterCard SecureCode Standard Chartered

Please enter your MasterCard® SecureCode™

Merchant: THE DOON SCHOOL
DEHRADUN

Amount: INR 2,010.00

Date: 10:02:25

Card number: XXXX XXXX XXXX 0721

Personal Message: Welcome

SecureCode:™

[Forgot your SecureCode?](#)

This information is not shared with the merchant.

Done Internet 100%

Steps to get yourself a 3D Secure Code so that you can pay online

To successfully pay online on the DS-75/Doon School website, or for that matter, on any website in India, you need a 3D Secure Code.

If you need a 3D Secure Code for your credit card issued by HSBC, Citibank, Standard Chartered, ICICI etc., you'll have to go your bank's website and follow instructions on how you can get this number. In most cases, banks will issue this to you instantly online.

Here are a list of **web links** to some popular banks that issue credit cards. But you are equally better off if you simply call your bank and ask them as to how you can get a 3D Secure Code.

Web Links to 3D Secure pages of popular banks.

- [HDFC Bank](#)
- [ICICI Bank](#)
- [Citibank](#)
- [HSBC Bank](#)
- [Standard Chartered](#)
- [State Bank of India](#)
- [Andhara Bank](#)
- [Axis Bank](#)
- [ABN Amro](#)
- [Karur Vysya Bank](#)
- [Kotak Mahindra Bank](#)
- [Deutsche Bank](#)
- [Barclays Bank](#)
- [Royal Bank of Scotland](#)
- [Union Bank of India](#)

The links may have changed since the writing of this document so please check with your bank if the links do not work.

NOTE: American Express cards FYI do NOT require the 3D secure system, but unfortunately we do not support AMEX as a payment method for DS-75/ Doon School.

Drop us a note if you still face problems and we'll help you out.

Cheers,
Hemu