



CARD INDUSTRY NEWS



“High Value Payments are Contactless payments that are greater than £30”

HIGH VALUE PAYMENTS ARE COMING

Following the launch of Apple Pay, there's been a significant increase in the number of Near Field Communication (NFC) enabled mobile phones that are capable of making Contactless payments.

As a result of this (and as Apple Pay will only be the first of many NFC payment methods) businesses that accept Contactless payments now need to enable High Value Payments (HVP) on their card terminals.

HVP are Contactless payments that are greater than the £30 limit for Contactless cards. However, they're protected by the cardholder verifying themselves via their mobile phone either by using a scanned thumb/fingerprint in the case of Apple Pay or by entering a pass code for other mobile phone manufacturers.

This process is known as a Cardholder Device Cardholder Verification Method or CDCVM for short.

Once HVP is enabled, the Contactless logo will be displayed on your terminal for all transactions, rather than just those under the £30 limit as happens currently.

Acceptance of Contactless debit and credit cards for transactions up to the £30 limit will continue as normal. If a cardholder taps a Contactless card for a transaction above the

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£30 limit, the terminal will instruct them to complete the transaction using chip and PIN.

A HVP transaction performed via an NFC enabled mobile phone and verified using a CDCVM is as secure as a chip and PIN transaction and follows the same rules as a chip and PIN transaction for liability and chargebacks.

In some cases, a cardholder may need to tap their mobile phone against the contactless reader twice. This is because they've not pre-entered their CDCVM on their device prior to starting the transaction. Their device will prompt them to complete their CDCVM and tap the phone again to complete the transaction.

In order to accept HVP, terminals must be certified to Visa 2.1.1 Contactless specifications and MasterCard PayPass 3.0 Contactless specifications.

If you rent a terminal from us you don't need to do anything as your terminal is already certified to the correct specifications and we'll be automatically upgrading it to activate HVP over the coming months.

If you own your own terminals or rent them from a third party, you'll need to contact your supplier to confirm that your terminals meet the required certification levels and ask them to turn on HVP.

If you have any queries regarding HVP, call us on 0345 702 3344*, selecting the option for 'all other enquiries' or contact your Relationship Manager.

*Lines are open between 9am - 6pm Monday to Friday, excluding public holidays. To help us continually improve on our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.