

MERCHANT NEWS

Keeping you in the know

Important Information - Please keep in a safe place 

This Edition of Merchant News

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A Little More About Us

It's been a few months since our name changed to Global Payments and I'm pleased to say the changeover all went smoothly, so I'd like to thank you for your help in making this so. If you've not yet had the chance to put your new Global Payments stickers up yet, can I ask you to do this as soon as possible please. If you need more stickers just call our helpdesk on **0845 702 3344***, selecting the option for 'stationery' and we'll be happy to send them out to you.

Now that you've become accustomed to our new name I'd like to take the opportunity to tell you a little more about Global Payments as a business.

Global Payments Inc. is one of the largest payment processing companies in the world. Our headquarters are in Atlanta, Georgia USA and we have a presence in 26 countries around the world, including North America, Europe and Asia-Pacific, employing more than 4,000 members of staff. Our experience spans more than four decades and in the late 1960s our parent company, National Data Corporation, pioneered electronic payment processing. We are a Fortune 1000 company and have been listed on the New York Stock Exchange as GPN since 2001.

To give you an idea of our global footprint, in our last financial year we processed in excess of 5 billion transactions worth more than USD350 billion for over 1 million customers around the world, in over 50 currencies.

In the UK we have offices in London and Sheffield, with our head office is based in Leicester. On a local level I'm pleased to announce that Global Payments have become the official sponsors of Leicestershire County Cricket Club for both the 2013 and 2014 seasons, continuing a successful partnership between the two of us that began back in 2010.

“Global Payments have become the official sponsors of Leicestershire County Cricket Club for both the 2013 and 2014 seasons”

Project Evolution – Competition Winners

As part of our name change, we asked you to help us by putting up our new Global Payments branded stickers up in your business premises, snap a photograph and email it to us.

We received a large number of entries so I'd like to say a really big thank you to all of you who sent us photos. I'm pleased to announce that the winners were Denhams Jewellers and I was able to present their prize of an iPad to Sarah Smart and Jennifer Hayes from Denhams, when I visited them at the start of April.



Best Regards

A handwritten signature in black ink that reads "Chris Davies".

Chris Davies
Managing Director

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Card Industry News

As part of Merchant News we'd like to keep you up to date with recent card industry news, new technology updates and features that be may be of interest to you.

Global Payments Confirms Support For V.me By Visa

New processor opens up its e-commerce merchant portfolio to the V.me by Visa digital wallet service

On 4th April Visa Europe confirmed that Global Payments is the second card payments processor to support the launch of the V.me by Visa digital wallet service in the UK.

Global Payments, the UK's third largest card payments processor, will use its relationships with retailers across the UK to ensure that the V.me by Visa acceptance network grows rapidly from launch.

The V.me by Visa digital wallet service will be available from and promoted by Visa's members including RBS, NatWest and Nationwide. It's easy for consumers to pay through the internet browser on a PC, laptop, tablet or smartphone. Consumers will be able to store all their debit, credit and prepaid cards into the wallet and then use them to pay at accepting retailers without entering card details.

For retailers, V.me by Visa offers the opportunity to improve online sales by attracting new shoppers, reassured by the fact that their card details are not shared, and increasing sales to existing customers due to a streamlined checkout process designed to drive up conversion rates and shopper satisfaction.

Duncan Olby, Senior Vice President, Visa Europe said: "The retail community is incredibly important to us and we've designed V.me by Visa to improve sales for retailers. V.me by Visa is fully optimised for mobile e-commerce, easy to use and gives shoppers confidence and peace of mind when they pay online because we shield their card details. We're delighted to be working with Global Payments to make the service accessible to retailers who are looking for an innovative payment solution and value the expertise and consumer relationships that Visa and its member banks have."

Chris Davies, Managing Director from Global Payments said. "This represents the next natural evolution of e-commerce, providing greater convenience and speed for retailers and consumers. Global Payments is pleased to be an early adopter of this solution as part of our commitment to driving forward new developments in payments technology."

E-commerce currently represents 22% of Visa Europe's transactions and grew 44% between 2009 and 2011. The V.me by Visa digital wallet service is the natural next step in the development of Visa's e-commerce strategy.

V.me by Visa demonstrates the company's continued commitment to payments innovation and to bringing new services to market that benefit its members, retailers and consumers.

Merchants that will be able to take advantage of V.me by Visa will be contacted as the new service is rolled out.

Global Payments Launches Global PAY Now To Settle Restaurant Bills In Seconds

A new terminal that can print the bill and take the card payment

At the Northern Restaurant and Bar Show held in Manchester in March we were excited to launch Global PAY Now, a new terminal for restaurants and pubs which will allow diners to settle their bill in under a minute.

The terminal is designed to be carried by waiting staff at all times, which allows them to produce a bill instantly upon request. This will significantly cut down the length of time customers typically have to wait to pay their bill, improving their overall experience while enabling establishments to turn around their tables much more quickly during busy periods.

The handheld terminal, designed in partnership with payment solutions provider Ingenico, prints a full itemised bill for the customer to view at the table, as well as processing the card payment via chip and PIN. The card remains in the customer's sight throughout the full transaction, helping to improve security and minimise fraud.

It works by synchronising with the main Point of Sale (PoS) system through which orders are placed to generate the bill, either via a wireless internet or Bluetooth connection. This means there is no room for human error in transferring across the total amount due, so customers cannot be over or under charged. Additionally, it eliminates the risk of staff fraud from manually entering a different amount to that shown on the bill.

The terminals also come with an optional 'split bill' functionality which allows diners to share the payment between them, including gratuities.

Chris Davies, Managing Director, Global Payments said: "We are always investing in new payments technology to help our customers run their businesses more effectively. The introduction of Global PAY Now has the potential to completely revolutionise customer experiences, as well as increasing revenues by allowing restaurants to serve a greater number of diners in a shorter space of time."

Look out for more details on Global PAY Now in our next edition of Merchant News.

“Global PAY Now, a new terminal for restaurants and pubs which will allow diners to settle their bill in under a minute”

Coming Soon – Diners And Discover Card Acceptance

We are pleased to announce that Global Payments customers will soon be able to accept transactions from cardholders who carry a card from the Discover Global Network.

The Discover Global Network is the third largest payments network in the world¹. Soon you'll be able to accept all of the cards that run on the network, including the Discover card from the United States, Diners Club International, BC Global Card[®] from Korea, DinaCard[®] from Serbia and RuPay[®] from India. This can give you access to an additional spending opportunity with cardholders from around the globe.

If you trade in the cardholder present environment and rent a terminal from us, we'll be writing to you later in the year to let you know when you can start accepting cards from the Discover Global Network – you won't need to do anything!

Whilst the Discover Global Network may be new to you, why not read on to find out more.

Multiple Cards. One Network

	Diners Club International <ul style="list-style-type: none">→ High net worth cardholders→ 110K companies use Diners Corporate Cards→ Operates in 185 countries
	Discover Card <ul style="list-style-type: none">→ Major Credit Card in the U.S.→ Cardholders spend more on Discover than Visa or MasterCard→ 58 million Discover[®] branded cards²
	BC Global Card <ul style="list-style-type: none">→ Largest domestic network in South Korea→ Approx. 56 million cards issued by 11 financial institutions
	DinaCard <ul style="list-style-type: none">→ Operated by the National Bank of Serbia→ 27 local issuing banks with approx. 2.5 million cards
	RuPay <ul style="list-style-type: none">→ Relationships with 63 member banks in India→ India's national network owned by 10 largest banks in India

Loyal Cardholders

Cardholders are loyal, prefer to use their card of choice, and enjoy the many features and benefits their cards offer, including; cash-back, rich rewards, no Foreign Exchange (FX) fees and airport lounge access. Over 110,000 corporations and government organisations use Diners Club Corporate Cards for their employees' business expenses. Corporate reporting and expense management tools means these corporate cardholders prefer to spend at merchants that accept their card.

Promotions to Drive Spend to You

There will be opportunities to promote your business with multi-channel communications delivering millions of cardholder impressions across its Network. It's easy to advertise your business to its travelling cardholders.

Complimentary POS Signage

Let cardholders know they are welcome to purchase with your business. Research shows that over half of Discover Global Network's cardholders look for signage before presenting their card for payment.

¹ The Nilson Report #989, March 2012

² The Nilson Report #986, January 2012

Are The Days Of Cash Numbered?

The technological advances of the past decade have changed our lives immeasurably. Electronic communications have come to shape today's society – it is now possible to live your life almost entirely paper free if you choose to.

Yet despite our passion for innovation, it appears that we have not yet shifted our attachment to paper money. Spending on cards is increasing, but so is ATM usage. The number of ATMs in Europe increased by 0.9% in 2011 to 0.44 million, according to statistics published by the European Central Bank (ECB) in September 2012. Realistically, a cashless society is not within sight yet – but it is moving nearer, driven by a number of factors.

Cash has traditionally cornered the market in low value, daily transactions, but the introduction of new payment methods such as contactless are challenging this monopoly. The real catalyst in this space is likely to be mobile payments, when consumers become accustomed to tapping their phone to make payments for everyday items. The introduction of an affordable, popular handset with near field communication (NFC) capabilities to the UK market has huge potential to reduce cash usage. From a demographic perspective, the generation that has grown up with smart phones will be especially likely to engage with this technology – as they come to represent a greater share of the population, cash usage will undoubtedly reduce.

For larger value transactions, spending on plastic has a heavily entrenched lead, especially in retail. According to statistics from the UK Cards Association, in December 2012, the share of plastic card spend in the retail sector was 74.7% – a 3% year on year increase. For fuel payments alone, it was 90%, a huge market share and an increase of 10% on the previous December.

There is an element of both habit and trust to the durability of cash in a technologically savvy society, but a move away from cash has potentially enormous benefits for retailers, equipping them with a plethora of information about their customer base and raising the potential for sophisticated analysis of what they are selling, when and, most importantly, to whom. Equally, accepting cash is by no means 'free' for retailers, and the cost of maintaining that infrastructure is often underestimated.

So when retailers make the collective decision to increase the share of revenue they take on plastic and start giving consumers the nudge towards new payment methods, it is likely to represent a significant nail in the coffin for paper money.

This article originally appeared on www.imrg.org on 20th March 2013.

Don't Forget Our New Website

Our new website which can be found at www.globalpaymentsinc.co.uk is the place to visit for all your card processing needs. You can find a host of new features including:

- **Secure Customer Portal** – giving you access to industry news and updates.
- **Products Page** – featuring detailed information on Global Payments products and services that can benefit you and your business.
- **Merchant News Library** – where you can access an online copy of the latest version, together with archive editions.
- **Dynamic Frequently Asked Questions Area** – for all your card processing questions.



Fraud Prevention

Phishing Emails

We are aware that some customers are receiving phishing emails falsely claiming to be from Global Payments and asking customers to update their Virtual Terminal Login Information.

Global Payments never sends emails requesting customer passwords or log in credentials. You should always protect your personal information and never click on unsolicited web links provided in an email or other correspondence. If you receive an email of this nature please delete it.

“Global Payments never sends emails requesting customer passwords or log in credentials”



Card Scheme Compliance

Remember PCI DSS Compliance Is Mandatory! Are You Compliant?

The Payment Card Industry Data Security Standard (PCI DSS) is a globally adopted, industry standard that sets out the procedures that must be adhered to, to ensure the safe storage, processing and transmission of payment card data. All merchants are mandated to achieve and maintain PCI DSS compliance in accordance with Card Scheme Rules.

PCI DSS compliance is divided into 4 levels, identified by transaction type and/or volumes:

- Level 1 – more than 6,000,000 MasterCard or Visa transactions a year
- Level 2 – more than 1,000,000 MasterCard or Visa transactions a year
- Level 3 – more than 20,000 e-commerce transactions a year
- Level 4 – all other merchants

To help our Level 4 merchants achieve compliance, Global Payments has partnered with SecurityMetrics™ (an approved Qualified Security Assessor (QSA)) and launched Global Fortress in February 2012. By giving you access to the resources you need to protect your customer card data, Global Fortress is designed to simplify the process for you to achieve and maintain PCI DSS compliance. The key benefits of Global Fortress include:

- Access to SecurityMetrics™ (our QSA) who will support you in taking the necessary steps to achieve PCI DSS compliance via their dedicated technical helpdesk, who are available 24/7. They can provide you with unlimited assistance in completing the relevant SelfAssessment Questionnaire (SAQ) for your business.
- The use of SecurityMetrics™ PANscan – a simple to use tool in helping you to ensure that you are not storing customer card data.
- Provides you with a PCI DSS compliance certificate.

Under the terms of your Card Processing Agreement with us, you are required to validate your PCI DSS compliance; this is an annual process, which you must maintain. Failure to do so may result in a monthly non-compliance charge being applied to your account. We have already written to many of our customers outlining their responsibilities with regards to PCI DSS; whilst others have been provided a formal letter advising them of their PCI DSS obligations when they opened their facility with us.

If you don't wish to use Global Fortress to achieve compliance, you will have to enter into an arrangement with an alternative QSA. A list of QSA's can be found at the PCI DSS website at www.pcisecuritystandards.org which we would encourage you to visit. Alternatively we can provide you with the contact details of other QSA's we have been working with.

Once you have achieved compliance, it is vital that you communicate any changes to your business to SecurityMetrics™ or your chosen QSA – if you decide not to use SecurityMetrics™. These include (but are not limited to) the following:

- A change in the manner in which you process transactions or handle customer data, including changes with the third parties/payment applications that you use.
- Obtaining new or additional merchant numbers; or
- Any other updates such as a change of legal entity, contact details (name, address, email).

The Card Schemes (MasterCard and Visa) monitor PCI DSS compliance closely and both SecurityMetrics™ and Global Payments may contact you by telephone, email or post to discuss your compliance. If you have received any notification from us advising you that you're not currently PCI DSS compliant, please contact SecurityMetrics™ at the earliest opportunity to check your compliance status.

Additional information on Global Fortress can be found by visiting: www.globalfortress.co.uk or by contacting SecurityMetrics™ on **0844 800 3638***.

If you have any queries regarding your card processing facility with Global Payments, please call our helpdesk on **0845 702 3344****.

*Lines are open Monday to Friday, 9am - 5pm. Calls may be monitored and/or recorded. Any recording remains SecurityMetrics™ sole property. For BT business customers, calls to 0844 800 numbers will cost no more than 5.11p per minute, plus a call set-up charge of 6p (current at July 2012). The price for non-BT phone lines may be different.

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“Once you have achieved compliance, it is vital that you communicate any changes to your business to SecurityMetrics™ or your chosen QSA – if you decide not to use SecurityMetrics™”



Dynamic Currency Conversion

Taking A DCC Transaction, What You Need To Do

With respect to MasterCard and Visa regulations, it is a compliance requirement that every cardholder whose card is eligible for Dynamic Currency Conversion (DCC), is given the option to pay in either the merchant's currency or their home currency (the currency in which the card is issued).

- You must make cardholders aware that DCC is an optional service and that the cardholder has the choice to pay in their currency if they prefer to.
- The cardholder's own billing currency (home currency) must be confirmed before authorisation takes place. The currency recognition software does this automatically.
- Your pricing currency remains the default currency on any transaction. However, where an eligible card is identified, the cardholder will be given the choice to decide which currency to pay with – either their home currency or the local currency.
- The DCC service is fully transparent—the merchant's pricing currency, the exchange rate, the rate margin, the rate source, the cardholder's home currency amount, and DCC provider are displayed on the receipt and, for eCommerce customers, on the web site payment confirmation page and in the payment confirmation email.
- All relevant DCC information must be made available to the cardholder before the transaction is completed. This information is readily available to the cardholder on the receipt or, for eCommerce customers, on the web site payment page.
- From time to time MasterCard and Visa audit merchants who are enabled with DCC to ensure these regulations are being followed.

“Every cardholder whose card is eligible for DCC, is given the option to pay in either the merchant's currency or their home currency”



Questions You May Get Asked?

Q: What do you recommend?

A: We recommend you pay in your home currency. You will benefit from a transparent transaction using today's exchange rate.

Q: Where do the exchange rates come from?

A: The wholesale exchange rates are sourced from Reuters. They are updated early every day and are very competitive.

Q: What are the commission charges?

A: The commission charged is not an additional charge but it merely replaces the currency conversion charges normally applied by your bank or card issuer.

Q: What's best for me?

A: It's better for you to pay in your home currency because:

- 1) You get up to date rates of exchange and not a rate in one or two days time
- 2) Paying in your home currency gives you full transaction visibility, allowing you to make an informed decision about your purchase.
- 3) The rates applied to your transaction are very competitive.

Q: Is there a charge for this service?

A: No, the amount quoted is the amount that will be charged to your credit card. This amount already includes a highly competitive margin replacing what is normally applied by your bank or card issuer with the added benefit of today's wholesale rate of exchange by Reuters.





Technology Update / Commercial Opportunities

Contactless – A Faster Service With Reduced Costs



You should be looking out for the Contactless Payments symbol above and we'd like to tell you why.

Accepting more Contactless transactions not only saves you money – as they carry a reduced transaction charge, compared to chip and PIN transactions. It also enables you to offer your customers a speedier service. An average transaction only takes approximately a second to complete, speeding up the service at your sales counters.

Contactless has now reached a tipping-point in the UK with over 30 million Contactless enabled cards in circulation. That's 20% of all debit and credit cards issued in the UK. Many of the high streets larger chains – including The Post Office – are now on board.

The limit for Contactless transactions is currently £20 and cardholders are starting to expect to pay using this method. However, with the roll-out of Contactless technology onto mobile phones with Higher Value Payments, it's possible to take transactions greater than this amount. High Value Payments use the same technology as standard Contactless payments so don't let yourself fall behind the times.

How Can You Go Contactless?

If you like the sound of shorter queues and new opportunities, then it's easy to get on board. Call our helpdesk on **0845 702 3344*** selecting the option for 'all other enquiries', to find out more including details of pricing.

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“Contactless has now reached a tipping-point in the UK with over 30 million Contactless enabled cards in circulation”

Integrated Solutions – Service Is King

Are your terminals and till talking to each other? If not they should be!

All businesses understand the importance of delivering excellent customer service. Whether you have a small or large set-up, it's crucial that your customers don't walk away from your establishment with a sour taste in their mouths. At Global Payments we view customer service as a necessity to helping you succeed in this current difficult economic climate. Making one small change to the way you accept payments can make the world of difference.

You can now connect your terminal to your till or Point of Sale (PoS) kit with our integrated solutions **Global PoS Link** and **Global PAY Now**. These products can help you slice customer waiting times, increase efficiencies and reduce errors.

Here's how integrating with Global PoS Link or Global PAY Now can benefit you:

- **Speed** – eliminate rekeying transactions into your till and terminal. Plus with our portable solution – Global PAY Now you can retrieve a bill from your till and print it directly from your terminal within a 100m range. Saving you the 'Card Dance' between till and table, not wearing the carpet out or keeping customers waiting!
- **Accuracy** – wave goodbye to rekeying every transaction. Errors will be a thing of the past, and you can rest easy knowing your End of Day reports will match with the information produced by your till – helping you get home earlier!
- **Security** – all Global Payments provided terminals are kept up to date with the latest software that not only comply with Card Scheme requirements but are PCI DSS compliant as well, without you needing to lift a finger. Plus all transactional data is kept away from your till and encrypted when being sent to us, helping you on your overall compliance journey.
- **Ongoing Support** – last but not least is the support factor from start to finish. If we've worked with your PoS provider before, we can complete your integration right away. If we haven't worked with them before, don't worry, our terminal experts take care of all the technical stuff directly with your till provider with you only needing to say "YES"!

At Global Payments we strive to deliver products that help not only save you time, but take your customer service quality to the next level. If you're interested call our helpdesk on **0845 702 3344*** selecting the option for 'all other enquiries' to find out more including details of pricing.

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Good Decisions Need Great Management Information

The more understandable and up-to-date Management Information (MI) you can access, the more tightly you can manage your business. What can be more important than your financial information? To assist you with this, we've developed MyMerchantInfo (MMI) which contains three MI modules designed to help give you the power to take control.

All three modules are available online, so you can access them 24/7 from your favourite internet browser. As there's no need to install any software, you'll know that you'll always be using the latest version. You can also set varying levels of access should you wish to give members of staff differing views of the data available.

Global Access @dvantage (GA@)[™]

GA@ is an intuitive, powerful system used for checking and analysing your transactions. It's full of great features that can help you spot important trends, assist with reconciliation, judge marketing campaigns and inspect individual transactions or site performance. You can also run reports and save the results.

eStatements

Viewing your monthly invoice on eStatements gives you instant access to your current and historical data for up to 25 months, as and when you need it.

MyGlobalPay (MGP)

Chargebacks can be a painful cost to a business. Use MGP to pinpoint and resolve disputed transactions online as and when they crop up.

We're constantly working to improve our MI proposition, and we've got exciting new developments scheduled for this year. Getting yourself set up with MMI today will give you an advantage that just keeps growing. So you'll start off ahead of the game, and then increase your lead.

For more information, including pricing, call our helpdesk on **0845 702 3344*** selecting the option for 'all other enquiries'. We can get you set up in no time.

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**“All three modules are available online,
so you can access them 24/7 from your
favourite internet browser”**

Pre-Authorisation For UnionPay Cardholders

Are you in the hotel or hospitality sector; do you have regular guests staying from the Far East who enquire about paying by UnionPay? Do you like to offer pre-authorisation on your bookings and reservations, giving your guests access to the full hotel experience?

If this sounds like your business, then the good news is that we have now introduced pre-authorisation functionality so you can offer customers who hold a UnionPay card to experience the same hotel check-in and check-out experience that cardholders of other Card Schemes do.

Whether you currently accept UnionPay card transactions, or you don't yet and you think this sounds like a great opportunity, please call us on **0845 702 3344***, selecting the option for 'all other enquiries' to find out more.

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“Whether you currently accept UnionPay card transactions, or you don't yet and you think this sounds like a great opportunity, please call us on 0845 702 3344*”

Global Iris Users – DCC Is Here!

Here's a great way to give yourself a major edge over your competition and make more profit at the same time. We're adding the Dynamic Currency Conversion (DCC) feature to our Global Iris gateway and making it available to you for free!*

What Is DCC?

Dynamic Currency Conversion is a grand name for a very simple service. It allows your customers to pay for goods and services in their local currency at checkout, which they are sure to appreciate. This will be available in most major currencies for MasterCard, Visa and Maestro card transactions.

The Benefits Of Having DCC Include:

- You get paid in sterling plus you'll receive a monthly commission payment on every DCC transaction you accept.
- Your international customers will appreciate having the opportunity to pay using their local currency, giving you a competitive edge.
- We offer highly competitive exchange rates and your customers avoid paying commission charges to their card issuer, so they'll usually save money by buying from you.

Peace Of Mind

Your international customers will understand the price for goods and services in their local currency at checkout, making it easier for them to budget. The exchange rate is transparent with no hidden conversion charges. As shopping becomes more global, advantages like this can give you that critical edge over competitors.

What You Need To Do

If you think having DCC will enhance your business please visit our website www.globalpaymentsinc.co.uk for more information and send us an email via 'Contact Us' if you would like a member of our team to call you to discuss how DCC can help your business.

*Please note – by having DCC on Global Iris you will need to make changes to your website which *your* website developer *may* make a charge for.

Mobile PoS (MPoS)

This is a new type of card payment solution, letting you harness the power of smart-phones and tablets to facilitate the payment and transaction management process.

The solution comprises of:

- A payment app that resides on your smart-phone or tablet.
- A secure PIN entry device, that connects to the phone/tablet via Bluetooth.
- A merchant web portal giving you access to transaction information and electronic receipts.

If you operate in an external sales environment, it is ideal for taking face-to-face card payments at people's homes, events and markets, other business' premises and at roadside or outside locations. This can be introduced to take card payments for the first time, replacing cash and cheques, or to replace card not present solutions with a more streamlined and cost effective face to face acceptance method.

If you operate in-store, tablet solutions can function as a cost effective replacement for the traditional till and terminal. They can also be used to enhance the customer experience, complementing fixed point of sale to take payment from the customer. Product catalogues can be integrated allowing customers to browse, select and pay. Out of stock items can be ordered and payment taken at the same time, increasing transaction volumes.

Global Payments are currently piloting MPoS solutions and actively developing them for full launch later in 2013. Further details will be available from our website, www.globalpaymentsinc.co.uk, as we get closer to launch.

“If you operate in-store, tablet solutions can function as a cost effective replacement for the traditional till and terminal”

Global Payments Tally Rolls

Global Payments are able to supply you and your business with a variety of high quality terminal tally rolls, which comply with your terminal's warranty requirements.

All stationery items can be ordered by calling our helpdesk on **0845 702 3344*** selecting the option for 'stationery'. Delivery is free of charge.

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“All stationery items can be ordered by calling our helpdesk on 0845 702 3344* selecting the option for ‘stationery’. Delivery is free of charge”



Procedural Changes

Financial Services Authority Change Of Name

On 1st April 2013 the Financial Services Authority (FSA) changed its name to the Financial Conduct Authority (FCA). Any reference to the FSA in any of our documentation should be read as FCA.

This change will not impact the service you currently receive from us.

Transaction Surcharging

The Consumer Rights (Payment Surcharges) Regulations 2012 became effective on 6th April 2013. As a result, if you plan to or are already surcharging cardholders for accepting card payments, the surcharge amount can only reflect the exact amount that you are charged to process that card payment:

Clause 4.8 of your Terms of Service has therefore been amended to reflect these new regulations:

A different price from the cash price may be charged for transactions by credit and debit cards but any pricing differential must be made clear to your customers before payment is made. If you choose to surcharge for accepting cards then such charges must **only reflect** your cost of accepting those cards as a method of payment (**as enforced by The Consumer Rights (Payment Surcharges) Regulations 2012**). In addition, if you intend to surcharge, then you must display prominently at the point of sale both the intention to surcharge and the surcharge amount or basis of its calculation, such that the cardholder is aware of this information before making their choice as to method of payment.

For more information on these new regulations, please visit the UK Government website www.legislation.gov.uk and search for The Consumer Rights (Payment Surcharges) Regulations 2012.

Using And Sharing Information About You

Enclosed with this Merchant News is a leaflet that explains how information held about you can be used. This replaces clause 18 ('Your Information') of our Terms of Service and comes into effect on **1st October 2013**.

Please read the leaflet carefully and keep it with your Card Processing Agreement.

Update Following The March 2013 Budget

Her Majesty's Revenue and Customs (HMRC) announced in the budget held on 20th March proposed changes to the Finance Bill 2013. This will provide them with the powers to obtain merchant details including data on transaction volume and associated charges from all Merchant Acquirers and Card Payment Processors. It is expected that the new powers granted to HMRC will help them to tackle tax evasion, by identifying businesses that are not declaring their full tax liability.

Our Terms of Service will not need to change to incorporate these new requirements, as there is already a provision to allow Global Payments to share data with regulators and government bodies, please see clause 18.5.

HMRC expect these changes will come into force in the Summer/Autumn this year. If you would like further information on this, details can be found on HMRC's website: www.hmrc.gov.uk.

**“Her Majesty’s Revenue and
Customs (HMRC) announced
in the budget held on 20th
March proposed changes to
the Finance Bill 2013”**

Global Payments Helpdesk Option Changes

We have made adjustments to the options available on our helpdesk number **0845 702 3344**.

Listen to the options available when you call and select carefully as the order may change from time to time. The options now include:

- **To Order Stationery** - select if you require more tally rolls or any other item of Global Payments stationery. Lines are open 9.00am to 6.00pm Monday to Friday (except public holidays).
- **Card Terminal Support** - select if you are experiencing technical difficulties with your Global Payments provided terminal. Ensure you know the terminal type you are calling about. Lines are open every day (except Christmas Day) between 8.00am and 11.00pm Monday to Saturday, 10.00am and 5.00pm on Sunday and between 10.00am and 4.00pm on public holidays*
- **Crediting And Invoice Enquiries** - select if you have any queries about any of your transactions, or charges that we have invoiced you for. Lines are open 9.00am to 6.00pm Monday to Friday (except public holidays).
- **Chargebacks Enquiries** - select if you have received a letter regarding a chargeback or dispute or retrieval request. Lines are open 9.00am to 5.00pm Monday to Friday (except public holidays).
- **Global Iris** - select if you have a query relating to our Global Iris service. Lines are open 8.30am to 6.15pm Monday to Friday, except Christmas Day, Boxing Day, New Year's Day, Easter Monday and May Day. All other public holidays, lines are open 10.00am to 6.00pm.
- **All Other Enquiries** - select if you have any queries that are not covered by the options above. Lines are open 9.00am to 6.00pm Monday to Friday (except public holidays).

We also provide a Textphone service on **0845 602 4818**.

*Except Ocius Terminal Support – lines are open every day (except Christmas Day) between 8.00am and 11.00pm Monday to Saturday, 9.00am and 5.00pm on Sunday and between 8.00am and 8.00pm on public holidays.

**“Listen to the options available
when you call and select carefully
as the order may change from
time to time”**

Are You Using The Correct Merchant ID?

You are reminded of the need to use your full eight digit Merchant ID in all communications with us. This includes calls to our authorisation service, any on-line authorisation requests submitted by you on your behalf and any manual card transactions sent to us for processing.

Any fifteen digit Merchant IDs starting with 543457 previously issued by us are now invalid; and if used will cause you delays in processing and obtaining authorisations.

Please use the full eight digit Merchant ID, including any leading zeros. You can find your eight digit Merchant ID printed on the first page of the monthly invoice we send you. If you are unsure of your Merchant ID, or you have any queries regarding this, please call our helpdesk us on **0845 702 3344*** selecting the option for all other enquiries.

*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. To help us continually improve our service, and in the interests of security, we may monitor and/or record your telephone calls with us. Any recording remains our sole property. We also provide a Textphone service on 0845 602 4818.

“Any fifteen digit Merchant IDs starting with 543457 previously issued by us are now invalid”

Our Authorisation Service: 0845 770 0600

Please use this number when calling us for an authorisation, or in response to a referral or request to call. Calls to other numbers may result in a failed call that you may be charged for. The line is open 24 hours a day, 7 days a week, 365 days a year. Calls to this number may be monitored and/or recorded.

You should also ensure that any telephone auto-dial numbers you may use for our authorisation service are programmed with the correct telephone number.

Please ensure you have your eight digit Merchant ID and the card details available before you call.

Authorisation Of Recurring Transactions

If you undertake Recurring Transactions as part of your business, you need to be aware of the requirements for the Authorisation of this transactions type.

With immediate effect, you should only attempt to authorise a 'Recurring' or 'Account On File' transaction once per day. If you receive a decline you should not attempt to authorise the transaction again until the following day.

Attempts can be made to authorise a transaction for a maximum of 31 consecutive days. After this time, such requests must cease and you need to contact the card holder for an alternative method of payment.

If you have any queries regarding this change, please contact us on **0845 702 3344***, selecting the option for 'all other enquiries'.

*Lines are open Monday to Friday, 9am - 6pm, excluding public holidays. To help us continually improve our service, and in the interests of security, we may monitor and/or record your telephone calls with us. Any recording remains our sole property. We also provide a Textphone service on 0845 602 4818.

“You should also ensure that any telephone auto-dial numbers you may use for our authorisation service are programmed with the correct telephone number”

Global Payments is HSBC Bank plc's preferred supplier for card processing in the UK.

Global Payments is a trading name of GPUK LLP. GPUK LLP is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009 (504290) for the provision of payment services.

GPUK LLP is a limited liability partnership registered in England number OC337146. Registered Office: 51, De Montfort Street, Leicester, LE1 7BB. The members are Global Payments U.K. Limited and Global Payments U.K. 2 Limited. Service of any documents relating to the business will be effective if served at the Registered Office.