

# MERCHANT NEWS

Keeping you in the know

Important Information - Please keep in a safe place 

## This Edition of Merchant News

▶ **Welcome to 2014**

▶ **Card Industry News**

▶ **Card Scheme Compliance**

▶ **Technology Update / Commercial Opportunities**

▶ **Procedural Changes**

▶ **Retail Specific News**





## Welcome To The First Edition Of Merchant News For 2014

I'm pleased to announce that at the Card and Payment Awards held in London recently, Global Payments was awarded Best Industry Innovation for Global PAY Now, beating off competition from five other finalists. Global PAY Now was recognised in the industry as making a big difference to our hospitality customers, improving customer experience and reducing transaction times.

We were also shortlisted in three other categories: Best Achievement in Customer Service, Best Technology Initiative of the Year and Best Initiative in Mobile Payments. The Card and Payments Awards recognise customer service, excellence and innovation in the UK and Irish card and payments industries, and are judged by an independent panel of industry experts.

On the right you'll see a photo of me receiving the award from comedian Milton Jones, who was the host for the evening. You can find out more about Global PAY Now on page 14.



We also scored two more notable successes at the Merchant Payment Ecosystem awards held in Berlin in February. Here we won the Mobile Payments Award for the industry-leading solution delivered in partnership with Intuit, which turns smartphones into chip and PIN terminals with an app and Bluetooth-powered card reader. We also netted the prize for the Chanel Award category for our Global Iris e-commerce solution. You can find out more about Global Iris on page 18.

In the Winter 2013 edition of Merchant News, I let you know about some changes that had taken place at our parent company Global Payments Inc, where Jeff Sloan had been appointed as Company President and Chief Executive Officer. Jeff and his senior management team travelled to the UK at the end of January, visiting our head office in Leicester and hosted the Senior Management Board Meeting, which was held for the first time in London.

In this edition of Merchant News, as well as articles on card industry news and technology updates, you'll be able to find out more about the changes we've put in place to improve our customer service and to make it easier for you to contact us as well

Best Regards

A handwritten signature in black ink, appearing to read 'Chris Davies'.

**Chris Davies**  
Managing Director

## Your Experience Matters

At Global Payments, we're committed to continually improving our service to our customers. After listening to what you've told us, here are some changes we've already made:

### What We've Done:

- **We've made it simpler to apply for card processing** - new customers can now start applying for card processing with Global Payments online, we'll then contact them to discuss their requirements
- **We've made it easier to get up and running** - new customers can choose to have an engineer to install their terminals
- **We've made it easier for you to get in touch with us** - you can now email us directly at [customerservices@globalpay.com](mailto:customerservices@globalpay.com) or contact us through Twitter at [@globalpaymentuk](https://twitter.com/globalpaymentuk). Keep reading to find out more about our Twitter account
- **We've made it easier to keep your details up to date** - we can now make some account amendments over the phone, you don't need to write in to us
- **We've made it easier for you to get the answers you need** - our website [www.globalpaymentsinc.co.uk](http://www.globalpaymentsinc.co.uk) has a dedicated customer centre where you can log-in and access a wide range of documents on the subject of card processing
- **We've added additional card types to our terminals** - if you rent an Ingenico terminal from us, you can now accept cards issued by the Discover Global Network and UnionPay

If you would like to know more about any of these, please feel free to email us at [customerservices@globalpay.com](mailto:customerservices@globalpay.com) or contact our helpdesk on **0845 702 3344\*** selecting the option for 'all other enquiries'.

### Coming Soon:

- More online support
- Upgrades to the Global Payments website
- Tax Free Shopping - allows your overseas customers to reclaim the VAT on their purchases
- Mobile Payments - allows you to take card payments via your mobile phone
- Home Currency Pay - allows your customers to pay for their goods in their home currency
- And much more....

### Customer Survey

We carry out regular surveys with our customers to find out how we're doing and how we can improve things. Here are some examples of actual customer feedback we've received though our survey..

"Global Payments employees were both professional and patient when dealing with me. I was contacted after the process had progressed to be asked if I had any further problems or requests, this was a good indication of the thoroughness of your staff."

"One of the best thought-through processes I have encountered in a long time. The online application process was also excellent."

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"I already have recommended Global Payments to other businesses, and will continue to do so."

"After looking around Global looked the most appropriate system and professional looking, now I have used it I am glad I came to Global. I have since recommended someone."

"All sorted out within 7 working days. I had all the equipment within that time frame and it was followed up by a call to set up the machine the day after delivery."

"Forward thinking, good value for money and a 'can do' attitude means I would not hesitate to recommend Global Payments."

We are delighted that 88%\*\* of our customers would recommend Global Payments to a friend or another business. We really want to keep improving our service, so if you have any comments on any aspect of your card processing service we'd love to hear from you. Please email us at [customerexperience@globalpay.com](mailto:customerexperience@globalpay.com).

\*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.

\*\*based on 195 survey responses.

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## Introducing Our Twitter Account



Global Payments is pleased to announce that we now have our own Twitter account [@GlobalPaymentUK](https://twitter.com/GlobalPaymentUK).

We're available Monday to Friday between 9am and 5pm to deal with any Global Payments queries you may have.

So if your business has a Twitter account please feel free to follow us and we'll follow you back.

As well as helping you with any questions you may have about Global Payments, we are happy to re-tweet your tweets should you have something you would like us to help you share with the worldwide Twitter community. Providing it meets with our internal social media policy requirements we'll be more than happy to oblige.

Just send us a direct message (DM) after you have tweeted and we will re-tweet it if we can. Just remember to take care and not post any sensitive information when tweeting us!



## Card Industry News

# Take In More Tourism Spend With The Discover Global Network

## More Than 32 Million Overseas Visitors Come To The UK Each Year<sup>1</sup>

Tourism plays an increasingly important role in delivering economic growth to the UK, with overseas travellers (both business and recreational) spending £20.76 billion in the UK (up 12% year on year).

### Drive Incremental Tourism Revenue

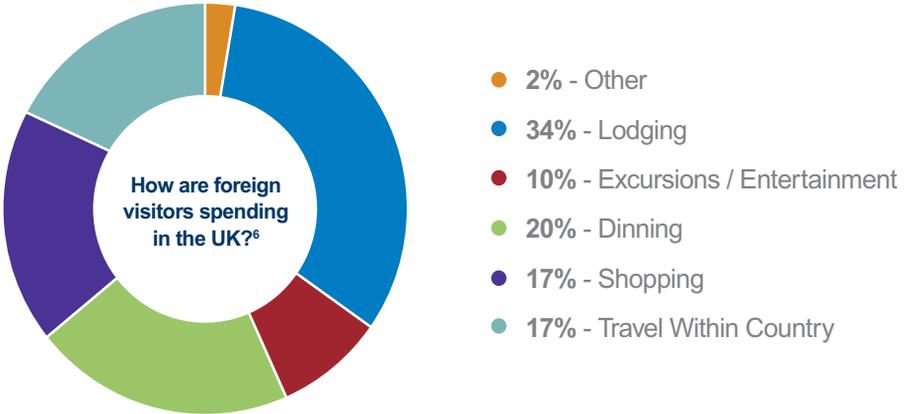
Many travellers heading to the UK carry cards running on the Discover Global Network (the third largest network in the world)<sup>2</sup> bringing you billions in spend volume from international travellers and affluent cardholders around the globe.

#### About Each Brand

	<p><b>Diners Club International</b></p> <ul style="list-style-type: none"> <li>→ Generates \$27billion in yearly sales volumes</li> </ul>
	<p><b>Discover Card</b></p> <ul style="list-style-type: none"> <li>→ 58million Discover branded cards<sup>3</sup></li> <li>→ Leading cash rewards programme in the USA</li> </ul>
	<p><b>BC Global Card</b></p> <ul style="list-style-type: none"> <li>→ Largest domestic network in South Korea</li> <li>→ Approximately 4million cards issued</li> </ul>
	<p><b>DinaCard</b></p> <ul style="list-style-type: none"> <li>→ System of national payment cards operated by a division of Serbia's central bank</li> <li>→ Issued by 27 banks</li> </ul>
	<p><b>RuPay</b></p> <ul style="list-style-type: none"> <li>→ India's national network owned by the 10 largest banks in India</li> <li>→ Average spend per outgoing trip estimated at INR36,6600 (£3,930)<sup>4</sup></li> </ul>

## Ensure Your Business Attracts Foreign Visitors

Discover Global Network cardholders spent an average of £155<sup>5</sup> per transaction in the UK. All our Ingenico rental terminals are able to accept these card types, which means your business may already be benefiting from overseas shoppers and average transaction values of up to twice as much, compared to other cards.



## Order Complimentary Signage

Signage for Discover Global Network is represented by both Diners Club<sup>®</sup> and Discover<sup>®</sup> acceptance marks. Displaying signage can help drive tourists to your business because cardholders look for these marks before purchasing.

All items are complimentary and can be ordered at [www.discoversignage.com](http://www.discoversignage.com). By displaying Discover and Diners Club signage, millions of high-spending travellers will feel welcomed to spend with you.



## What To Do Next

If you would like to accept these cards and you rent an Ingenico terminal then contact us on **0845 702 3344\***, selecting the option for 'all other enquiries' to find out more.

\*Lines are open between 9am and 6pm Monday to Friday excluding public holidays. Communications may be monitored and/or recorded. Any recordings remain our sole property. We also provide a Textphone service on 0845 602 4818.

<sup>1</sup>VisitBritain.org, rolling 12 months thru Nov. 2013

<sup>2</sup>Retail Banking and Research, August 2013

<sup>3</sup>The Nilson Report #986, January 2012

<sup>4</sup>Euromonitor 2012

<sup>5</sup>Discover Financial Services Internal Data 2013

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## Would You Like Faster Transactions?

In the world of card payments, a PSTN (Public Switched Telephone Network) dial up connection is becoming a thing of the past - so why not move into the future and take the simple step to plug in your terminal over broadband.

All of our terminals are broadband capable; so if you have broadband onsite just plug in a standard Ethernet Cable into your terminal for super fast transactions (**up to 4x\* faster**) and away you go!

### Key Benefits:

- Reduce customer waiting time and queues with transactions up to FOUR times faster than traditional dial up.
- Multiple terminals in the same location can undertake concurrent transactions on one single line, saving you the costs of multiple line rentals.
- Peace of mind with secure transactions across a private, high speed network which is Payment Card Industry Data Security Standard (PCI DSS) compliant.

If you experience any issues please contact our helpdesk on **0845 702 3344\*\***, selecting the option for 'technical support' and they'll be able to get you up and running.

\*Average authorisation time over PSTN (Public Switched Telephone Network) dial up connection 18 seconds, average authorisation time over broadband 4 seconds.

\*\*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. Except Ocius Terminal Support, where 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.

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## Tax Free Shopping

In the Winter 2013 Edition of Merchant News we announced that we would be launching our brand new Tax Free Shopping Service, in conjunction with GB Tax Free.

Well the good news is that we'll shortly be writing to all our eligible merchants to offer Tax Free Shopping as standard on our Ingenico terminal range. This new service allows your customers, from outside the EU, to reclaim the VAT they pay on purchases over £30 when they export them from the EU to their home country.

This ability to claim back the VAT on purchases is highly attractive to shoppers from overseas and can help your business stand out from the crowd. Not only are we making this functionality available to you for free, for every tax free transaction you take, you'll earn a rebate which could lead to increased profits for your business.

Please look out for a more detailed communication from us in the next few weeks, which will explain how your business can take advantage of this great offer.

**“Good news is that we’ll shortly be writing to all our eligible merchants to offer Tax Free Shopping as standard on our Ingenico terminal range”**

## Scheme Reference Data

In the Winter 2013 edition of Merchant News, we let you know that the Card Schemes (Visa and MasterCard) had mandated that from **1<sup>st</sup> April 2014**, a unique reference number must be flowed throughout the lifecycle of all card transactions. Visa refers to this data as the Transaction Identification Number, whilst MasterCard refers to it as the Trace Identification Number. Generically this data is referred to as Scheme Reference Data.

### The Introduction Of This Data Will Enable:

- Accurate matching of authorisations to completed transactions
- Make the linking of chargebacks to their original transaction easier
- Allow representments to be traced back to the corresponding chargeback more easily
- It will also aid in the prevention, research and detection of card fraud, making transactions more secure

To ensure you comply with this mandate, we are automatically updating any card terminals you rent from us as part of their regular maintenance calls. Once this has taken place you won't need to make any changes to the way you accept card payments, however, you will see the Scheme Reference Data printed on your card transaction receipts.

We're also updating our payment gateway Global Iris to comply with the mandate. If you use this service, you'll see the data included in the records you receive for the transactions you take. We'll contact you separately to let you know when this has been completed.

If you use your own equipment or a Payment Service Provider (PSP) to accept card payments, you will need to upgrade your systems to comply with the mandate and flow this data. Please read the Scheme Reference Data article on page 26 in the Retail Specific section for more information on this.

If you have any queries relating to the mandate, please call us on **0845 702 3344\*** selecting the option for 'all other enquiries'.

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**“We’re also updating our payment gateway Global Iris to comply with the mandate”**

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## 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 MasterCard or Visa **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)). Global Fortress was launched in February 2012, which gives you access to the resources you need to protect your customer card data and 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 understanding and interpreting the security requirements, detailed within the relevant Self Assessment 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 QSAs can be found at the PCI DSS website at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org) which we would encourage you to visit.

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 (Visa and MasterCard) 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](http://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. Please consult your phone line provider for call costs to 0844 800 numbers. For guidance, BT residential rates are 5.105p per minute, plus a call set-up charge of 15p (current at February 2014).

\*\*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.

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## Who Are SecurityMetrics™? And How Can They Help You?

You may have recently received a letter from us introducing SecurityMetrics™, or you may have received an email or telephone call from SecurityMetrics™ directly.

SecurityMetrics™ are a Qualified Security Assessor (QSA), who we have partnered with to introduce our product – Global Fortress, which can assist you in becoming Payment Card Industry Data Security Standard (PCI DSS) compliant.

If you're unsure what PCI DSS is, it 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.

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But why should you choose to use SecurityMetrics™ as your preferred QSA?

- SecurityMetrics™ have more than 12 years experience in helping merchants with their PCI DSS needs.
- They are one of only a few QSA's that offer all PCI services. These include:
  - QSA services and PCI consultancy
  - Approved Scanning Vendor (ASV)
  - Penetration Testing
  - Onsite PCI Compliance audits for completing Report On Compliance (ROC)
  - Security Metrics PANscan®
  - Internal vulnerability scanning solution – SecurityMetrics™ Vision
  - Payment Application Qualified Security Assessor (PA QSA)
  - PCI Forensic Investigator – PFI
- They have an award winning call centre that provides
  - An initial free consultation to confirm your PCI validation requirements
  - And once you're enrolled, they provide unlimited technical support to assist you to understand and complete your requirements. So if you need help, just ask!
- They provide online glossaries and also publish videos on YouTube, all aimed at helping you to meet the ever evolving and important Card Scheme mandate – The Payment Card Industry Data Security Standard

If SecurityMetrics™ contact you, then it is likely they are following up on a letter we have sent you.

You are required to achieve, maintain and validate your PCI DSS compliance to us and SecurityMetrics™ can help by providing you with valuable guidance and support,

**If you need help in understanding your PCI validation requirements, then call SecurityMetrics™ on 0844 800 3638\***

**For more information about Global Fortress please visit [www.globalfortress.co.uk](http://www.globalfortress.co.uk).**

For general enquiries about SecurityMetrics™, Global Fortress and PCI DSS, 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. Please consult your phone line provider for call costs to 0844 800 numbers. For guidance, BT residential rates are 5.105p per minute, plus a call set-up charge of 15p (current at February 2014).

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# Are Your Merchant Agents Compliant?

## Do You Take Security Of The Card Data You Store Seriously?

Most businesses, if not all, would say that they value their customers and would do their best to ensure that they protect their customer's card data. They may also say that they comply with the Payment Card Industry Data Security Standard (PCI DSS), see the article on page 10 for more information on PCI DSS. After all in this competitive environment, can you really take the risk not to?

## Are Your Merchant Agents Compliant?

So if you take your customers data seriously, wouldn't you expect the same from the third party service providers you use?

A merchant agent, or third party agent, is a supplier or a service provider that directly or indirectly stores, transmits or processes cardholder data. You may have contracted with one or more of the following businesses for their services: web hosts, payment gateways providers, and shopping cart solution providers. These are just a few examples of merchant agents but there are many more.

As these providers can have both direct and indirect involvement with card data they have become a prime target for criminals. At a recent card industry conference, Visa confirmed that the number of breaches taking place at merchant agents is on the increase. So, although you may protect your customer's card data, if your agents don't, you are taking a huge risk. This may not only impact your customers but could also leave your reputation at stake.

## Merchant Agent Registration Mandate

Since 1<sup>st</sup> January 2013, Visa has mandated that you should only be engaged with third party agents that are registered with Visa. A merchant agent is required to meet a minimum set of security standards and show they follow acceptable business practice. They are then required to apply to register as a compliant agent at [www.visamerchantagents.com](http://www.visamerchantagents.com).

## What Do I Need To Do?

Do you know which merchant agents you currently use? Start by identifying all your merchant agents. For instance, if you accept cards online, you may be utilising the services of a web developer, a shopping cart provider, payment page provider, etc.

Once you've identified them all, you can check if they are registered with Visa as being a PCI DSS compliant Merchant Agent at: [www.visamerchantagentslist.com](http://www.visamerchantagentslist.com). If they are not listed on the website, ask them if they are PCI DSS compliant and if they have plans to register with Visa as a compliant agent. If they are not compliant and do not intend to register with Visa, then now is a good time to switch to an agent who is registered with Visa and listed on [www.visamerchantagentlist.com](http://www.visamerchantagentlist.com).

Remember a non-compliant Merchant Agent is putting you and your customers' card data at risk. Can you really afford to pay for their lack of non-compliance and due care?

If your merchant agent wants more information or needs specific instructions on how to register, you can refer them to: [www.visamerchantagents.com](http://www.visamerchantagents.com).

Further information on this is available on the websites listed above. However if you have any queries regarding this, please call our helpdesk on **0845 702 3344\*** selecting the option for 'all other enquiries'.

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**BEST INDUSTRY INNOVATION  
OF THE YEAR**

**Category Winner**

## Technology Update / Commercial Opportunities

In Chris Davies' introduction to Merchant News, you'll have read that **Global PAY Now** won Best Industry Innovation at the recent Card and Payment Awards, so read on to find out more.

We know through talking to our customers in the hospitality sector that you want to be able to offer your customers a better experience, whilst at the same time speeding up the turnaround of your tables. We launched our new innovative solution Global PAY Now in the summer and this has already proving itself to be a success.

### What Is Global PAY Now?

If you think for a moment, your customer has had a fantastic meal, what is it they want to do at the end of a great night? That's right, to pay the bill easily and get on and enjoy the rest of their evening. Global PAY Now enables this by getting our portable devices talking with your Electronic Point of Sale (EPoS) till system. Your staff simply calls up the list of open tables from your EPoS system using the portable terminal, the customer pays immediately and a message is then sent back to the EPoS to close the table. Job Done!

So what benefits can Global PAY Now bring your business?

- More covers as you get to turn around your tables more quickly
- Stops the back and forth of the waiter fetching first the bill and then a second trip for the payments device
- Allows the waiter to concentrate on the customer without distraction
- Stops frustrated customers waiting to pay as they get to 'Pay Now' if they wish!
- Stops human error as the EPoS sends the terminal the bill!
- Go home earlier as you will reconcile first time due to the EPoS and the terminal matching!
- Eases your PCI journey as no payments details are shared with the EPoS

Don't worry if this sounds like a complex task to implement; we'll work directly with your EPoS provider to ensure they understand what needs to happen and that this process runs smoothly.

### Interested?

If you think that Global Pay Now can help your business, then why not 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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## Are Your Terminals And Till Not Talking To Each Other? They Could Be!

In the summer edition of Merchant News we told you about our integrated solutions and how they can help your business.

So the question is; are your till and card terminal running separately? If they are, then why don't you take the step to integrate them like many of our customers, who are already reaping the benefits of our innovative solution **Global POS Link**. You could already be saving time, money and improve customer service.

Global POS Link is perfect for all types of retail businesses. And our latest technology has been designed to give you the benefits of a high-end Electronic Point of Sale (EPoS) solution, but with the convenience of a Global Payments managed terminal. You can now not only connect a desk-top terminal or retail PIN Pad but also our portable device, which is perfect in a hospitality environment!

### Global POS Link:

- Stops the need to double key as the solution links our terminal to your EPoS system
- Increases accuracy as human error is eliminated - the till sends the payment information straight to the terminal
- Eases the PCI journey as all transactional information is encrypted and kept away from your EPoS
- Gives you the change to go home earlier as you'll no longer need to match your till transactions with your end-of-day reports, as all your transaction data is now in one place
- If you couple this with a broadband telephone line you can reduce authorisation times to about four seconds
- Contactless card acceptance as standard
- There is no need to worry about terminal updates as we take care of these for you

Having already worked with a number of EPoS providers we can take the strain out of the set-up process. So, what are you waiting for? For more information on Global POS Link please call our helpdesk on **0845 702 3344\***, selecting the option for 'all other enquiries'.

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## New GPRS Contactless Touch Screen Terminal Launched



Here at Global Payments we pride ourselves on innovation when it comes to the latest technology to support card payments. We're pleased to announce the launch of the VeriFone Vx680 GPRS terminal.

The Vx680 has all the key benefits of our current GPRS range but with the added benefit of a colour touch screen (as well as a fixed keypad for PIN input); allowing easier reading and also giving great brand promotion opportunities. The VeriFone Vx680 is also our first Contactless GPRS terminal allowing you to take payments in under one second whilst out and about, ensuring you keep queues to a minimum!

More and more businesses are finding a need for completely free-ranging card processing. Delivery companies, market traders, event organisers, mobile service organisations...the list is genuinely endless. Now, thanks to the GPRS network, that freedom and flexibility is available to every business.

### Key Features:

- Contactless technology allowing you to take payments in under a second
- Able to take payments anywhere, anytime where there is a GPRS signal
- Roaming SIM allows the terminal to pick up the strongest available network
- Colour screen with backlit keyboard and large keys for ease of use
- Fully compliant with Payment Card Industry PIN Transaction Security (PCI PTS)
- Transactions are stored and processed securely end to end
- Allows acceptance of the widest possible range of chip and PIN cards, ensuring your business is compliant with all the Card Schemes

For more information on the VeriFone Vx680, including details of pricing, please call our helpdesk on **0845 702 3344\*** selecting the option for 'all other enquiries'.

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## 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.

\*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.

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



WINNER IN CATEGORY  
**CHANNEL  
AWARD**

## Global Iris

Are you one of over 5,000 of our Customers that are moving with the times? Is your business positioned to boom in the fastest moving marketplace?

Would you like to expand your business to a global audience who use smartphones or tablets? Don't get left behind.....it's a market you need to be in.

### Why Sell Online?

It's predicted there will be a robust growth of 18% in overall retail ecommerce sales this year, to £45.40 billion, and this growth is expected to continue at double-digit rates for several years to come. With total retail sales remaining all but flat, digital commerce's share of the total will continue to increase. Can your business afford not to be part of this? UK retail sales of goods and services via mobile devices are expected to more than double this year to more than £8 billion, accounting for 18% of total UK retail ecommerce sales\*.

### How Can Global Payments Help?

As a valued existing Global Payments customer we can help you to do this using our Global Iris Gateway Solution for online, mail order and telephone sales.

### We Offer Two Main Products

- Our online eCommerce solution, which comes with a mail order/telephone order (MOTO) system as standard
- Our stand-alone mail order/telephone (MOTO) order system

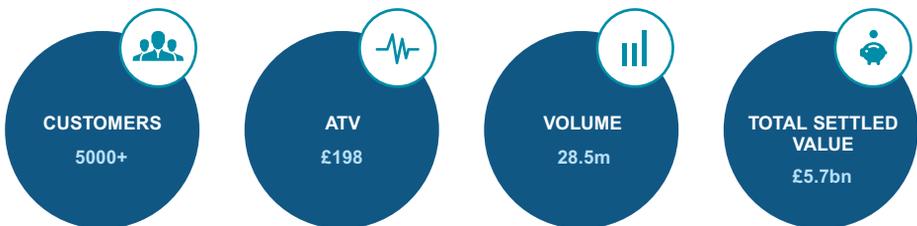
Both of these products can be enhanced with multi-currency, Dynamic Currency Conversion (DCC), multi-user setups, PayPal etc to compliment your business needs.

### Why Should I Use Global Iris?

- Award winning – Global Iris picked up the top prize in the 'Channel' category at the Merchant Payment Ecosystem Awards held in Berlin at the end of February
- Global Iris offers a 'one-stop-shop' for card processing and gateway for customer convenience - one invoice covers both services
- Global Iris has been certified as Level 1 Payment Card Industry Data Security Standard (PCI DSS) compliant\*\*
- Integrated into all the leading shopping carts and platforms

- Mobile aware responsive design so it can be easily viewed on smartphones and tablets
- Supports all the major card types including American Express
- Can settle in 13 currencies, supports multi-currency and additional payment options
- A customer service team dedicated solely to Global Iris is available by phone (99% of calls are answered within 3 rings!) for both you and your developers...we will help every step of the way with your setup
- Scalable and customisable for your needs with options for virtual terminals, redirect to a hosted payment page (HPP) or remote integrations
- Direct Currency Conversion – a service for your customers that allows them to pay for goods in their home currency and where you gain a commission too!
- Pricing options to suit your pocket and business...just let us give you a quote...what have you got to lose?

Global Iris operates on a best-in-class infrastructure and processing platform that is fully resilient and has built-in spare capacity at all levels which will allow us to handle more customers and transaction. Just look at our stats for 2013:



### It's So Easy!

To find out more, just visit our website at [www.globalpaymentsinc.co.uk/newenquiryform](http://www.globalpaymentsinc.co.uk/newenquiryform) and fill in our online form, alternatively call us on **0845 702 3344\*\*\***.

### Are You Interested But Nervous About How All The Online Facilities Work, How To Set It Up, Security And Costs?

Just call us on **0845 702 3344\*\*\***, selecting the option for 'Global Iris', and we can have an informal chat explaining what is required, how long it takes and how much cost is involved.

\*eMarketer Dec 2013

\*\*Customers using Global Iris must also comply with PCI DSS

\*\*\*Lines are 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.

## Procedural Changes



### How To Process Account Verification Transactions

Back in June 2011 the Card Schemes (Visa and MasterCard) introduced a new Status Check service. We would like to remind you that if you wish to verify an account without reserving funds, you must use a zero-value Account Verification.

It is important that this process is followed correctly as it is not acceptable to use low value authorisations to perform account verifications, as this has an impact on the cardholder's spending limit.

You can find more information on Status Checks in the Special Transaction Types section of our Merchant Operating Instructions. However, if you require further assistance please contact our helpdesk on **0845 702 3344\***, selecting the option for 'all other enquires'.

\*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.

**“It is important that this process is followed correctly as it is not acceptable to use low value authorisations to perform account verifications, as this has an impact on the cardholder’s spending limit.”**

## Authorisation Of Recurring Transactions

If your business undertakes Recurring Transactions you need to be aware of the authorisation requirements for processing these types of transactions.

Please remember that you should only attempt to authorise a 'Recurring' or 'Account On File' transaction once per day. If you receive a decline response you must not attempt to authorise the transaction again until the following day.

You can attempt to authorise a transaction to a maximum of 31 consecutive days from the date of the original request. After this time all authorisations must cease and you will need to contact the cardholder for an alternative payment method.

If you require further assistance please contact our helpdesk on **0845 702 3344\***, selecting the option for 'all other enquires'.

\*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.

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## Data Subject Access Requests

Under the Data Protection Act, individuals have a right to request a copy of the information a company holds about them both on computer and in paper systems. This is called a Data Subject Access Request. This is particularly relevant for sole traders and partnerships; however regardless of what type of trading entity you are, we will endeavour to fulfil your request.

It may be possible for us to supply the information you need without you having to make a formal request, so please contact either the help desk on **0845 702 3344\***, selecting the option for 'all other enquires', or speak to your relationship manager in the first instance.

If you still wish to make a formal request, this should be made in writing to:

### The Compliance Team

Global Payments  
51 De Montfort Street  
Leicester  
LE1 7BB

If you're unable to make the request in writing, you can also make the request verbally. To do this please contact our helpdesk on the number above, or speak to your relationship manager.

When requesting your personal information, you should include your full name, address, contact telephone number and merchant number and also details of the specific information you require and any relevant dates.

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A £10 fee is payable for any Data Subject Access Request. The payment should be included with the request letter and made by cheque payable to GPUK LLP\*\*.

Once we have received your written request and payment, we will respond to all valid requests within 40 calendar days to the address you provide us.

You can find further information on Data Subject Access Requests by visiting the Information Commissioners website at [www.ico.org.uk](http://www.ico.org.uk)

\* 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.

\*\*If a request is made verbally, the payment must be sent to the address above before a request is actioned.

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## How To Process Fallback Paper Vouchers

If there's a problem with your terminal or your telephone line, you may need to use paper vouchers to accept a card payment. Here's a brief guide to the steps you must follow if you need to do this.

Remember you can find more detailed instructions on paper vouchers in the 'Using Fallback Paper Vouchers' section of your Merchant Operating Instructions.

- Ensure your merchant plate is securely tightened to the imprinter.
- Undertake validation checks on the card as detailed in your Merchant Operating Instructions.
- Place the customer's card on the imprinter base. **Just remember it's not possible to process Maestro, Visa Electron or V PAY cards using paper vouchers.**
- Position the manual voucher above the merchant plate and the customer's card.
- Push the imprinter handle quickly and firmly to the right, and then pull it back to the left so it sits in its original position. This imprints the card and merchant plate information onto the voucher.
- Fully complete the fields, on the voucher using a black ballpoint pen and provide details of the goods/services purchased.
- Once you've completed the voucher, hand it to the cardholder for them to sign it. Check the signature against the one on the back of the card.
- All manual transactions must be authorised and the code written on the voucher. To do this call our authorisation centre on **0845 770 0600**. Lines are open 24 hours, 7 days a week, 365 days a year.
- Once you've obtained authorisation, write the code on the voucher. When you've done this, pass them the 'cardholder copy' of the voucher and their card. Retain the 'merchant copy' for your records and send the 'process copy' to us. You must retain your 'merchant copy' securely for 5 years.

## What Happens Next

Complete a summary voucher and securely send this to us, together with all your sales/refund vouchers, at the Freepost address below. Every batch of vouchers must be posted before the end of the third working day following the transactions.

### Global Payments

Freepost RSGY-GLGY-GGEA  
51 De Montfort Street  
Leicester  
LE1 7BB

**Not following the steps above closely could mean delays in processing your transactions or your transactions not being processed.**

#### Do's

- Call our authorisation centre
- Securely place items on the imprinter
- Firmly press on the handle when making the imprint
- Remove the paper voucher first, then remove the credit card
- Ensure the date, amount and signature are clearly written

#### Don'ts

- Duplicate vouchers
- Write illegibly on the voucher
- Hang on to vouchers. Send them to us asap
- Post manual vouchers to us unsecurely
- Store manual vouchers unsecurely

If you have any queries about how to process paper vouchers please call our helpdesk on **0845 702 3344\***, selecting the option for 'all other enquiries'.

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**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.