

RETAIL SPECIFIC NEWS

Keeping you in the know

Important Information - Please keep in a safe place



This Edition of Retail Specific

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- ▶ Non-Compliant Transactions

Card Scheme Updates



Contactless Payments Limit Increase – June 2012

MasterCard and Visa have confirmed that the limit for Contactless Payment transactions will increase from £15.00 to £20.00 on 1st June 2012.

If you have a Contactless terminal supplied to you by HSBC Merchant Services we will automatically update it to reflect this change and no action is required by you.

If you have a Contactless terminal supplied by a third party supplier, you must contact them directly to confirm what action you are required to take to update your equipment.

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

*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**.

Changes To Visa Electron And Visa UK Debit Card BIN Ranges

Following the introduction of a new Visa UK Debit Card Bank Identification Number (BIN) range, the changes outlined below must be made to all Point of Sale (PoS) equipment (including online payment systems) by 31st December 2012.

- Add New Visa UK Debit BIN Range 459600 – 459799.
- Remove Visa Electron Debit BIN 450875 and add to Visa UK Debit BIN Range.

In addition to these changes, the Visa Debit Card BINs listed below, which incorporate the latest Irish Visa Debit Card BINS along with the current UK BINs need to be added to all PoS equipment immediately:

→ 431938	→ 431940	→ 431944
→ 431939	→ 431941	→ 431945

If your terminal is supplied to you by HSBC Merchant Services, or you use our Global Iris or Secure ePayments services, we will manage these changes for you and no further action is required by you.

If your terminal is supplied by a third party supplier or you use a Payment Service Provider to accept internet payments, you must contact them directly to confirm what action you are required to take to make these changes for the BINs listed above.

If you have any queries regarding this change, please contact our helpdesk on **0845 702 3344***.

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Maestro BIN Update

Please ensure that Maestro BIN 675995 for cards issued by Northern Bank is loaded onto all your Point of Sale equipment.

This BIN may have inadvertently been deleted when removing previously published discontinued Maestro BINs.

If your terminal is supplied to you by HSBC Merchant Services, or you use our Global Iris or Secure ePayments services, no further action is required by you.

If your terminal is supplied by a third party supplier, or you use a Payment Service Provider to accept internet payments, you must contact them directly to confirm what action you are required to take to make this change for the BIN listed above.

If you have any queries regarding this change, please contact our helpdesk on **0845 702 3344***.

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Compliance



Non-Compliant Transactions – Are You Losing Sales?

Whether you rent a terminal from HSBC Merchant Services or you have your own terminal, you must ensure that your Point of Sale (PoS) equipment remains compliant, has the latest software installed and is able to perform in a manner which meets all Card Scheme requirements.

One very important aspect of these updates are 'Public Keys' which MasterCard and Visa publish and renew from time to time; Public Keys aid the authentication of the cards you accept.

Your terminal uses both Static Data Authentication (SDA) and Dynamic Data Authentication (DDA) to validate the cards you accept. With SDA, the data used to authenticate the card remains the same for each transaction. The data used in DDA varies each time as an algorithm is used, which is more secure due to random (dynamic) selection of data. Both SDA and DDA rely on the latest sets of Public Keys being loaded into terminals and are a requirement of both Card Schemes.

If you rent a terminal from us, we will update these keys as they expire during routine maintenance calls to your terminal and no action is required by you. If you own your own terminal, or it is rented from a third party, you must ensure that you make yourself aware of the expiry dates of the keys and load the new ones onto your terminal as necessary.

We will advise you of changes to Public Keys in the Technical and Functional Specifications we produce and which are communicated to you in our regular Merchant News publication. Not updating the keys will result in your transactions failing the authentication check and some issuers will decline the transaction. It may also result in a Management Fee being added to your monthly invoice.

We will pass on to you any penalties imposed by the Card Schemes, as a result of you not updating the Public Keys on your PoS equipment and your transactions continuing to fail the authentication check. This charge will be separate to any ongoing Management Fee that we may continue to apply until you become compliant.

It is your responsibility to ensure your transactions are submitted correctly and your equipment is compliant with Card Scheme requirements. If you are aware that you have any terminals which may be experiencing these types of authentication failures, please take this opportunity to resolve the issue to avoid any fees or fines being levied against you.

If you have any questions or require details of the latest Public Keys please call us on **0845 702 3344*** for further guidance.

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HSBC Merchant Services LLP

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HSBC Merchant Services 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.

HSBC Merchant Services LLP is authorised by the Financial Services Authority under the Payment Services Regulations 2009 (504290) for the provision of payment services.