barclaycard
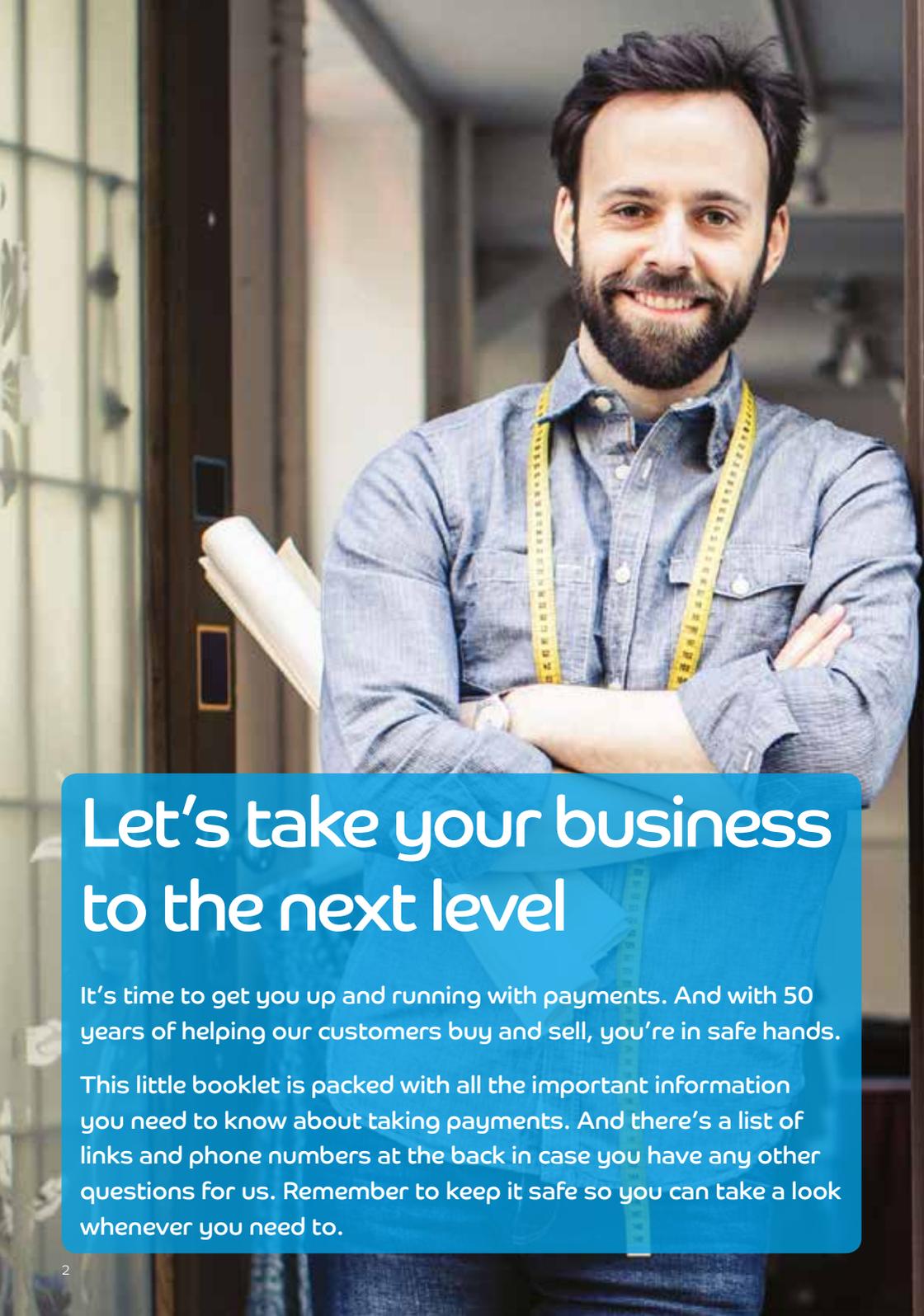
Getting started

A quick guide to taking payments with Barclaycard

Let's take your business to the next level

It's time to get you up and running with payments. And with 50 years of helping our customers buy and sell, you're in safe hands.

This little booklet is packed with all the important information you need to know about taking payments. And there's a list of links and phone numbers at the back in case you have any other questions for us. Remember to keep it safe so you can take a look whenever you need to.

Contents

Answers to questions you may have

Whilst you're waiting for your card machine to arrive or online payments account to be set up, take a look at answers to some frequently asked questions over the next few pages.

66 What happens next? 99

Before you get started, we'll need to process your application. This should take around five to seven days – we'll then get in touch to let you know if you've been approved. After we've said yes to your application, we'll follow the steps below.

If you've applied by phone and your application was approved for our FastTrack service, we'll have run some initial checks. If you're approved you'll be able to take payments as soon as you receive your card machine or set up your online payments account. We won't release your money for any payments that you've taken until we receive your signed documents, so you'll need to return these quickly. Charges will apply from the date your account opens.

Card machines

1. Day 1

Your application is approved. We'll send you a welcome letter confirming your Merchant ID.

2. Day 3 – 5

We'll call you the day before your card machine is due for delivery. Just to check you're all set up and ready to receive it.

3. When your card machine arrives

You should install your card machine straight away. If you need any help installing it, head to **barclaycard.co.uk/cardmachinehelp**

Taking web, phone or mail order payments

Your application is approved.

We'll send you a welcome letter confirming your Merchant ID.

Phone or mail order payments

Once we've created your gateway store, we'll email your login details and password. You can then start trading.

Online payments

We'll email your login details and password for your test and live account within 2 – 3 days. You'll also get more information on how to start taking payments online.

My card machine hasn't arrived – what should I do?

You should get your card machine within 7 days of your application being approved. If we can't deliver it, we'll contact you to rearrange delivery. But if you haven't heard from us within 14 days, please give us a call on **0844 811 6666** option 1*.

I'm having trouble with my online payment account – can you help?

Please call us on **0333 202 7930*** and we'll see how we can help.

*0844 calls will cost no more than 7p per minute plus your phone company's access charge (current at April 2017). Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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66 When will I get the money from my transactions? 99

You'll receive payment for your transactions two working days after taking the transaction.

Your card machine is normally set up to send your transaction data to us at 8.30pm every evening. So anything you take after that counts as the next day's takings whereas for online payment accounts, your transaction day runs up until 10pm.
See below for an example of our standard settlement terms.

Month						
Day of sale	Mon	Tues	Wed	Thurs	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15 **Money received**		17	18	19	20

For online payment accounts, your transactions will be counted as part of the takings for that day (up to 10pm).

Payments will be in your account by 12 noon, although with some banks, including Barclays, this will usually be in your account as early as 9am

66 What's deferred settlement? 99

This is where the money from your transactions is held by us and then released to you after a pre-agreed number of days. A cash reserve is created, which we hold to be used if you ever have any outstanding balances on your account.

Doing this helps make sure your account doesn't build up any debt whilst you're getting started with us. After 12 months of trading, if you have deferred settlement and want to move to standard settlement terms instead, just let us know and we'll be happy to review your account.

The below shows when you will be paid based on a 14-day deferred settlement arrangement.

Month						
Day of sale	**Mon**	**Tues**	**Wed**	**Thurs**	**Fri**	**Sat**
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20

Money released by Barclays

Money received

66 What charges will I pay? 99

Here's an overview of some of the fees and charges that may apply. You'll find a full breakdown in your Charges Schedule.

Service & rental fee	This is the monthly fixed rental or management fee for each Barclaycard product (e.g. card machine, web or phone solution) you have.
Minimum billing	The lowest amount you'll be charged for transactions each month per outlet. See page 11 for more information.
Data Security Manager (DSM) fee	Around two weeks after you start taking payments we'll automatically include you on this service. If you use an alternative Qualified Security Assessor (QSA) or you're already compliant you'll need to log onto the DSM portal to upload your QSA certified documentation to confirm your compliance. Once approved, we'll remove the data security fee from your account.
Transaction fees	The amount charged per transaction will depend on the type of card used.
Authorisation fee	This is a fixed fee you'll pay every time we have to seek authorisation for a payment you're trying to collect from the cardholder's issuer.
Refunds	Any transaction that credits the customer.
Gateway transaction fee	The amount charged for a transaction we process on your behalf through one of our gateway products.
Chargebacks	This only happens if a payment you've taken is later rejected by the cardholder or card issuer. Turn to page 12 for more information about this.
Non-secure transactions	All transaction data should be submitted to Barclaycard securely. To avoid a non-secure transaction fee, all transactions must be: • face to face, processed using Chip and PIN or contactless • via phone or mail order, processed using the Card Security Code (CSC) • made online, processed using authentification (Verified by Visa or Mastercard SecureCode) See page 10 for more information about this.
Set up fees	The fee charged to set up your account. This will be on your first statement.
Cancellation fees	If you decide to leave us before your minimum contract period is up, you'll have to pay a cancellation fee.
PCI non-compliance	You'll need to let us know that you're meeting the Payment Card Industry Data Security Standard (PCI DSS) to avoid PCI non-compliance fees. Barclaycard Data Security Manager (DSM) is an online portal where you can achieve and maintain your PCI DSS compliance and confirm this every year. We'll get in touch approximately two weeks after you're up and running to let you how you can do this. Remember – fines can be passed onto you if you're found to be PCI non-compliant at any time. Fines may come from Barclaycard or the card schemes.

Different charges will apply to different products. Please refer to your Charges Schedule for a full breakdown.

66 When will I pay for charges? 99

You can start to incur charges as soon as your application is approved.

- The cut-off date for calculating your bill for the previous month's trade is the last day of the month
- You'll then get a paper statement on the 4th or 5th day of the next month
- And we'll debit your bank account with the charges via the Direct Debit mandate you signed as part of the application process on or just after the 10th day of the month

Take a look at the example below to see this in action. In this example, all the charges in February appear on your February statement, which you receive in the first week of March.

February						
Mon	Tues	Wed	Thurs	Fri	Sat	Sun
					1	2
3	4	5	6	7	8	9
10	11			14	15	16
17	18			21	22	23
24	25	26	27	28		

Your charges are calculated for the calendar month

March						
Mon	Tues	Wed	Thurs	Fri	Sat	Sun
					1	2
3			6	7	8	9
10	11	12	13	14		16
17	18	19	20	21		23
24	25	26	27	28	29	30

We debit your bank account with charges for February

We produce your February satement

66 What are non-secure fees? 99

As non-secure payments carry a higher risk, we might charge you an extra fee for these transactions.

Types of non-secure payments include:

• mail order and phone payments that don't include the CSC number (that's the last three digits on the back of the card/signature strip)

• internet payments that don't use Verified by Visa or Mastercard Secure Code

• face-to-face payments that you take by swiping the magnetic stripe on the card through the card machine or using the manual imprinter (back-up card processing device) to take a copy of the card details on a voucher

• face-to-face payments on a card machine, unless you use chip and PIN or contactless

Keep your costs and risks of chargebacks as low as possible by avoiding non-secure payments, and using more secure methods as much as you can.

66 What's minimum billing? 99

This is when we set a minimum transaction charge for each month. If all of your card transactions for the month come to less than the agreed figure, we'll charge you for the difference. Or if you don't take any card transactions, you'll have to pay the full minimum billing fee. You can see whether this applies to you by taking a look at your agreement.

Example with a minimum billing amount of £20	
Month 1	**Month 2**
Card sales of £1,000 taken and charged at 1.5%	Card sales of £1,500 taken and charged at 1.5%
Total card transaction charges = £15	Total card transaction charges = £22.50
You will be charged an extra £5 to bring the total to £20 – the minimum billing amount.	As charges are above the minimum billing level, no minimum billing will be applied

Minimum billing is charged at statement level.

66 What are chargebacks? 99

This is when a transaction is disputed by the cardholder or card issuer and ends up being charged back to your account.

If a payment is disputed you'll get a chargeback request letter and will normally have 14 days to reply to it. We'll do everything we can to help, but if you don't reply, or if you can't give evidence to show that the transaction was genuine, the transaction may be charged back to your account.

The most common reasons for chargebacks are if:

• you or your customer make an error at the point of sale
  (e.g. if they pay with an expired card)
• the customer or card-issuing business disputes the transaction
  (e.g. if they claim the card wasn't present)
• the transaction was made fraudulently (by mail, phone or online)
• it was a duplicate transaction and the customer was charged twice
• the transaction wasn't authorised
• the goods aren't received

As chargebacks happen more often with Card Not Present transactions (CNP), it's important that you understand the risks involved. Take a look at the next page to find out how you can help protect your business.

For more information on chargebacks and extra fraud checks you can put in place, see **barclaycard.co.uk/business/chargebacks** or take a look at our printable guides at **barclaycard.co.uk/business**

" What are Card Not Present (CNP) transactions and what are the risks? "

Card Not Present (CNP) transactions are where the cardholder is not in front of you when the payment is made (e.g. over the phone, mail order or online payments).

Since you can't carry out the usual checks, there's a greater chance of fraudulent transactions. And that means a greater chance of chargebacks.

You can still get authorisation for CNP transactions – just bear in mind that this doesn't guarantee payment. It only confirms that the card hasn't been reported as lost or stolen and that there's enough money in the account to make the payment.

" How can I avoid fraud on CNP transactions? "

You can ask the cardholder to fax, email or post written authorisation to charge their card, along with identification for their name and address. That way, you can then make sure the address matches the delivery address.

This can't completely prevent fraud, but it will help deter fraudsters as many won't be able or willing to give you these documents. If you're ever suspicious of the transaction, don't accept it.

" What is the Self Serve Online Service? "

To make managing your account easier, we've created an online tool called Self Serve.

This lets you view and download your monthly statements and details of card transactions you've taken completely free of charge. As well as being handy, it also helps you to avoid additional charges.

You can start using Self Serve as soon as you've received your first monthly statement. To register your account, visit **barclaycard.co.uk/paymentsolutions/register**

66 Payment security – how we can help 99

Any business that takes payments by card must comply with the Payment Card Industry Data Security Standard (PCI DSS). But payment security isn't just a regulatory issue – it makes sound business sense too.

If your payment card data is breached, the fallout can be quick and costly. If your customers feel they can no longer trust you to keep their information secure, it damages your reputation and your bottom line. Not only that – there are also potential financial penalties and your business may lose the ability to take card payments.

That's why the protection of card details and personal information is an ever-increasing priority to all our customers – whatever their size and whatever line of business they're in.

Making payment security simpler

And that's where Barclaycard Data Security Manager (DSM) can help. It's an online step by step process guide to complying with the PCI DSS (Payment Card Industry Data Security Standard) best practice on how to protect your card data and personal information. It makes becoming compliant easier.

The DSM will:

• give you all the tools, information and support you need to keep your customers' data safe

• help you comply with the requirements set out by the different card schemes (e.g. Visa and Mastercard)

Around two weeks after you've set up your account, we'll be in touch to let you know how you can access Barclaycard Data Security Manager – and start making your business more secure.

You'll need to complete the online self assessment questionnaire – and we'll email you every year to remind you about renewing your compliance.

If you use an alternative Qualified Security Assessor (QSA), or you're already compliant, you'll need to log onto the portal to upload your QSA certified documentation to confirm your compliance. Once approved, we'll remove the data security fee from your account.

You'll find more information on the PCI DSS requirements, along with tips on how to keep your payment card data secure at **barclaycard.co.uk/pcidss** and **pcisecuritystandards.org/pci_security/small_merchant**

⌇ Handy resources

barclaycard.co.uk/paymentsolutions

barclaycard.co.uk/cardmachinehelp

Procedure guide: **barclaycard.co.uk/business/procedure_guide**

Card processing rates and ad hoc charges:
barclaycard.co.uk/business/cardtypesandfees

Self Serve: **barclaycard.co.uk/paymentsolutions/register**

Guides to chargebacks and retrieval requests:
barclaycard.co.uk/business/chargebacks

PCI DSS: **barclaycard.co.uk/dsm**

Web payments – developer resources:
barclaycard.co.uk/business/developer-resources

☎ Contact numbers

So we can help you as quickly as possible, make sure you have your Merchant ID and your bank account details to hand whenever you call. You can find your merchant number on the sticker on the side of your card machine or on a receipt.

Technical issues
Call 0844 811 6666* and select **Option 1**
Monday to Sunday: 8am to midnight
Bank Holidays: 9am to 6pm

We can help with:
- terminal faults
- product swaps

Financial questions
Call 0844 811 6666* and select **Option 2**
Monday to Friday: 8am to 9am
Saturday: 8am to 7pm
Sundays: 8am to 6pm
Bank Holidays: 9am to 6pm

We can help with:
- breakdown of trading
- general transaction questions
- any change of details (including Direct Debits)
- statements and charges

Web payment questions
Call 0844 824 0230*
Monday to Sunday: 8am to midnight

We can help with:
- all ePDQ questions
- technical support

Chargeback questions
Call 0844 755 0094*
Monday to Friday: 9am to 5pm

Authorisations
08448 222000*
Monday to Sunday: 24hrs,
this is an automated service

We can help with:
- card authorisation queries
- name and address checking service

Online statements
Call 0844 822 2040*
Monday to Friday: 8am to 6pm

UK paper rolls
To order till rolls and card machine accessories
Call 0844 822 2044*
Monday to Thursday: 8.45am to 5pm
Friday: 8.45am to 3.45pm

Data Security Helpdesk
Use the online chat feature in DSM:
barclaycard.co.uk/dsm

Call 0844 811 0089*
Monday to Sunday: 8am to 8pm
Saturdays: 9am to 12pm

We can help with:
- all PCI DSS enquiries

*0844 calls cost 7p per minute plus your phone company's access charge (current at April 2017). Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

Keep in touch for more Barclaycard Business news

Having problems understanding this information?

We can provide additional support for all customers, including those who have mental or physical health conditions or learning disabilities.

If you would like to talk to someone you can call **0800 161 5350.**

Or you can visit any Barclays branch and speak to an adviser.

This information is available in large print, Braille and audio, by calling 0800 161 5350.