The key facts about your Worldpay Contract

Here you’ll find the key information about your Contract* and responsibilities now that you’ve applied to take card payments with Worldpay.

The Customer Operating Instructions (COI) form part of your Worldpay Contract. Make sure you go through the document in detail to understand your responsibilities and learn about different transaction types and useful tips to help you take safe and secure card payments.

Click to find a copy of the full document here or visit worldpay.com/uk/COI

* Your Worldpay Contract includes your application form, pricing schedule, our Worldpay terms & conditions and Customer Operating Instructions

Please note: This document applies to businesses employing fewer than 10 people and with a balance sheet or annual turnover of less than €2m (about £1.68m).
### The key facts about your Worldpay Contract

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Below is a breakdown of the different products and services that Worldpay provide and what the terminology means.

- **Acquiring** - the provision of card processing services

- **Hire from Worldpay of a card payment terminal** (Desktop/Portable/Mobile/Wifi)

- **Mail order telephone order payments** - enables payments over the phone or through mail order using your card payment terminal

- **Online payments** - allowing you to take payments through your business website or in the following ways:
  - Pay by link: ability to send a secure payment page to your customers
  - Virtual terminal: ability to take payments over the phone using a secure web interface
  - Future pay: ability to set up recurring payments with your customers

- **Additional services such as** - Hotel Services, Vehicle Rental services, Bureau de Change, Cash Back, My Currency, Tax Free shopping, My Business Dashboard and My Business Hub.

Please see your Worldpay Contract to identify which of these you have applied for.
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Below is a breakdown of the different charges* that are outlined in your Worldpay Contract and what the terminology means.

- **Transaction charges** - a charge applied to every transaction processed.

- **Premium transaction charges** - applies to transactions where the risk is higher than Chip + PIN transactions.

- **Minimum monthly service charge** - only applicable when the combined transaction charges and premium transaction charges for the month are less than the minimum monthly service charge stated.

- **Authorisation fee** - to authorise a transaction with the card holder’s.

- **Terminal hire** - fixed monthly cost, paid for the length of the hire period.

- **Gateway fee** - fixed monthly cost, paid for our online payments gateway.

- **Chargeback fee** - administrative charge applied to cover the cost of Worldpay dealing with a chargeback request.

- **Payment Card Industry Data Security Standard (PCI DSS)** - Annual management fee for your enrolment in Worldpay’s SaferPayments program (PCI DSS is mandatory for any business taking cards). A monthly non-compliance fee will also be charged if your business doesn’t meet the PCI DSS.

* For the full list of all charges please refer to the pricing in your Contract
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| Products and services | Our fees and charging | Acquiring Agreement and Terminal Hire Agreement | Your responsibilities when taking card payments | Contact us now |

**Acquiring Agreement**

If Worldpay are processing your card transactions, either through a card payment terminal or through an online service, you’ll have an Acquiring Agreement, also known as your Merchant Services Agreement, with us. This is a separate agreement to the one you might have signed for hire of one of our terminals.

If you wish to end this agreement you’ll need to provide one month’s notice. Please call our customer service team on 0345 761 6263 who will be able to help you.

**Terminal Hire Agreement**

If you’re renting one of Worldpay’s card payment terminals, you’ll have signed into a rolling Terminal Hire Agreement, with a minimum hire period. Regulated customers will be contacted one month prior to their hire period end date to let them know they’ll be renewed into a new hire period.

If you wish to end your Contract prior to your Contract end date you’ll need to provide one month’s notice. Please call our customer service team on 0345 761 6263 who will be able to help you.

Please note: early termination fees will apply if you wish to end your hire agreement early.
Payment Card Industry Data Security Standard (PCI DSS)

PCI DSS is a set of mandatory requirements from the Card Schemes, it is designed to ensure that all businesses that process, store or transmit card information maintain a secure environment.

It’s essential that you comply with the PCI DSS. Our SaferPayments team can help you confirm if you are compliant with this.

More information

You’ll find more at: www.worldpay.com/uk/sme/saferpayments

For help becoming compliant call our dedicated SaferPayments team on: UK: 0845 874 0374, ROI: 1890 989 575
Authorisation is a way of checking that at the time of taking the transaction, the card has not been reported lost or stolen and that there is enough money in the account to cover the purchase. This is usually completed automatically by your card payment terminal. It’s important to understand that authorisation does not guarantee payment.

What is a manual authorisation (referral)?
Sometimes your terminal will prompt you to make a manual authorisation call, known as a referral. You must make this call at the time of transaction, while the cardholder is present, and you are holding the card. Do not hand the card back to the customer until you have received authorisation and the code has been accurately keyed by you into your terminal or Gateway.

Authorisation contact numbers
Cardholder Present Transactions
- UK customers: 0845 7 600 500
- ROI customers: 1 800 700 100

Cardholder Not Present Transactions
- UK customers: 0845 7 600 530
- ROI customers: 1 800 700 300

See section 5 in the Customer Operating Instructions for full information worldpay.com/uk/COI
Guidance to help prevent chargebacks

Customers may dispute a transaction for many reasons, which may include if they are dissatisfied with the service or product purchased, or fail to recognise the charge on their bank statement. To help avoid this you should:

- **Use a recognisable business name**
  If a customer recognises your name when it appears on their bank statement they are less likely to initiate a dispute.

- **Clearly display your return and other important policies**
  It’s a good idea to provide these on your customer receipt and invoices where possible.

- **Work with your customers**
  Try to resolve issues with customers directly before they resort to a chargeback.
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Process errors
Authorisation problems, duplicate transactions or incomplete documentation may result in a customer disputing a transaction. To help avoid this you should:

- **Issue clear receipts**
  Make sure you have a fully legible receipt to prove how the card was processed.

- **Settle up each day**
  Try to complete your end of day report each evening. This will help make sure transactions post to customers’ accounts quickly, so they’ll be more likely to remember the transaction.

- **Don’t re-run a declined transaction**
  Instead ask the customer for another form of payment.

See section 15 in the Customer Operating Instructions for full information worldpay.com/uk/COI

Fraudulent transactions
The majority of sales are genuine; unfortunately some people see any transaction as an opportunity to commit fraud and this can result in a chargeback for which you will be liable.

Please note: You’ll need to fully read section 13 of the Customer Operating Instructions for tips and guidance about how to reduce the risk of fraud.
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Changing your business details
If your business details change make sure you contact Worldpay on 0345 761 6263 so we can update your account. For example if you move from a sole trader to a limited company, change your bank details, address or email, we need to know.

Contact numbers for UK Customers
Face to face payments 0345 761 6263
Online payments or Virtual Terminal payments 0870 366 1233
www.worldpay.com/uk/support

We appreciate your feedback
We do everything we can to make sure our customers get the best possible service. We do recognise, however, that we don't always get it right. When that happens we always encourage you to tell us about your complaint so that we can investigate further. Please call 0330 134 8830 or find out more about our complaints procedure here.