



Getting started

A quick guide to taking payments with Barclaycard

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Let's take your business to the next level

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

This guide 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.

Answers to questions you may have

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



What happens next?

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

Day 1

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

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.)

When your card machine arrives

You should make sure your card machine is fully charged before you install it. For help on how to install your card machine, head to barclaycard.co.uk/cardmachinehelp, where you'll find the specific guide for your card machine. Once that's done, you can start using it straight away.

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

You should get your card machine within seven 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 [0800 161 5343](tel:08001615343)* option 1* (if your business takes payments inside the UK through Barclaycard Payment Solutions) / [0818 205270](tel:0818205270)* option 1* (if your business takes payments in Ireland or outside the UK with Barclaycard International Payments).

Taking phone, mail order or web 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 two to three days. You'll also get more information on how to start taking payments online.

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

Please call us on [0800 151 0399](tel:08001510399)* (for payments inside the UK – Barclaycard Payment Solutions) / [0818 205271](tel:0818205271)* (for payments in Ireland or outside of the UK – Barclaycard International Payments) and we'll see how we can help.

*Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply.

Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Calls to 0818 are charged at local call rates. Please check with your network provider. Charges may be higher from mobile network providers.

Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

When will I get the money from my transactions?

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.

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

What's deferred settlement?

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 (points to day 1)

Money received (points to day 18)

What services will I have to pay for?

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 9 for more information.
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 10 for more information about this.
Customer not present fees	All transaction data should be submitted to Barclaycard securely. To avoid a customer not present fees, all transactions must be: <ul style="list-style-type: none"> • 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 authentication (Verified by Visa or Mastercard SecureCode) See page 8 for more information about this.
Setup 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 may have to pay a cancellation fee.
Data Security Manager (DSM/ Proactive Security Manager (PSS) fees	Our Data Security Manager portal and Proactive Security Service (PSS) supports you with your PCI DSS commitments. These services are subject to a monthly fee.

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

When will I pay for charges?

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 fourth or fifth 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	Your charges are calculated for the calendar month		14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

March						
Mon	Tues	Wed	Thurs	Fri	Sat	Sun
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	We produce your February statement	
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Detailed transaction reports

As well as sending you a paper statement each month, we also offer detailed transaction reports, which provide a breakdown of all your transactions, including our charges and the interchange we've paid on your behalf for each card transaction. These reports are free of charge and available on request either on an ad hoc or more regular basis if required. If you want to receive these reports, then please let us know by emailing your merchant name and address, Merchant ID and contact details to transactionreport@barclaycard.co.uk

What are customer not present fees?

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 SecureCode
- 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.



What's minimum billing?

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.

What are chargebacks?

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.

Payment security – how we can help

It's a sad fact that fraud is on the increase. On a daily basis we see sophisticated criminal techniques being used to obtain cardholder data. If your payment card data is breached, the fallout can be quick and costly and, if your customers feel they can no longer trust you to keep their information secure, it damages your reputation and your bottom line. There can also be costly financial penalties and your business may lose the ability to take card payments.

Compliance with the Payment Card Industry Data Security Standard, or PCI DSS, is a mandatory industry requirement for all businesses that accept payment by card. It's there to provide the latest industry guidelines to better protect your customers and your business from fraudulent attacks, and this is why we make compliance with it a condition in our Merchant Agreement with you.

Making payment security more accessible

We know your business is important to you – it's important to us too, so we want to support you in strengthening your data security and ultimately maintaining and reporting a compliant status every year. So we have two services available to you:

- our self-serve portal, Data Security Manager (DSM)
- our enhanced, 'hand held' package, Proactive Security Service (PSS)

When you open your acquiring account with Barclays, an account on DSM is automatically arranged in order that an avenue for compliance reporting is quickly open to you. You'll receive username and password information from us, and then you can log in to DSM, register by answering a few questions, and then complete a profile of your business.

This will enable the portal to assign the relevant Self-Assessment Questionnaire for you to complete, from which you'll be advised if your compliant or need to take action to become compliant. You'll have 90 days from the date your account opens on DSM to complete the online process, ultimately attesting your compliance with the PCI DSS. After that time, if you fail to become compliant with the PCI DSS, you'll be upgraded to the Proactive Security Service (unless you choose to opt out) so we can provide additional support to aid you in all the stages of achieving compliance.

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

You'll find more information about PCI DSS at the Payment Card Industry Security Standards Council website [pcisecuritystandards.org](https://www.pcisecuritystandards.org)

Handy resources

Fraud and security advice: barclaycard.co.uk/business/help-and-support/accepting-payments/security-help

Card machine support: barclaycard.co.uk/business/help-and-support/accepting-payments/card-reader

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

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

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

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

[0800 161 5343](tel:08001615343)* option 1* (Barclaycard Payment Solutions) / [0818 205270](tel:0818205270)* option 1* (Barclaycard International Payments)
Monday to Sunday: 24/7
UK bank holidays: 9am to 6pm

We can help with:

- terminal faults
- product swaps

Financial questions

[0800 161 5343](tel:08001615343)* option 2* (Barclaycard Payment Solutions) / [0818 205270](tel:0818205270)* option 2* (Barclaycard International Payments)
Monday to Friday: 8am to 6pm
Saturday: 8am to 7pm
Sundays: 8am to 6pm
UK 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

Smartpay Touch terminal assistance

[0800 151 0399](tel:08001510399)* option 3
Monday to Sunday: 24/7
UK bank holidays: Closed

Payment gateway questions

[0800 151 0399](tel:08001510399)* (Barclaycard Payment Solutions) or [0818 205271](tel:0818205271)* (Barclaycard International Payments)
Monday to Friday: 9am to 5pm

We can help with:

- all ePDQ questions
- technical support

Chargeback questions

[0800 161 5341](tel:08001615341)* (Barclaycard Payment Solutions) or [0818 205274](tel:0818205274)* (Barclaycard International Payments)
Monday to Friday: 9am to 5pm

Authorisations

[0800 151 2630](tel:08001512630)* (Barclaycard Payment Solutions) or [0818 205272](tel:0818205272)* (Barclaycard International Payments)
Monday to Sunday: 24hrs, this is an automated service

We can help with:

- card authorisation queries
- name and address checking service

Online statements

[0800 151 0419](tel:08001510419)* (Barclaycard Payment Solutions) or [0818 205273](tel:0818205273)* (Barclaycard International Payments)
Monday to Friday: 8am to 6pm

UK paper rolls

To order till rolls and card machine accessories
[+44 1698 843866](tel:+441698843866)*
Monday to Thursday: 8.45am to 5pm
Friday: 8.45am to 3.45pm

Data Security Helpdesk

[0800 015 9518](tel:08000159518)*
Monday to Sunday: 8am to 8pm
Saturdays: 9am to 12pm
We can help with your PCI DSS compliance assessment queries.

Flex terminal assistance

[0800 161 5343](tel:08001615343)*
Monday to Friday: 8am to 11pm
Saturday: 8am to 11pm
Sunday: 8am to 11pm
UK bank holidays: 8am to 11pm
Christmas Day: Closed

*Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service. Calls to 0818 are charged at local call rates. Please check with your network provider. Charges may be higher from mobile network providers.

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 us on:

- [0800 161 5343](tel:08001615343)* (if your business takes payments inside the UK)
- [0818 270951](tel:0818270951)* (if taking payments in Ireland or outside the UK with Barclaycard International Payments Ltd)

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

Keep in touch for more Barclaycard Business news



This information is available in large print, Braille and audio, by calling [0800 161 5350](tel:08001615350)* (Barclaycard Payments) / [1800 812700](tel:1800812700)* (Barclaycard International Payments).

*Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. International calls will be charged at a higher rate. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service. Calls to 1800 numbers are free from ROI landlines and personal mobiles otherwise call charges may apply.

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