



CARD INDUSTRY NEWS



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DON'T IGNORE STOP INSTRUCTIONS

Cardholders can instruct their card issuer to stop any of the following Cardholder Not Present (CNP) future dated payments:

- Recurring Transactions
- Installment Transactions
- Payday Loan Repayments

Attempting to authorise a card transaction that has a stop instruction against it will see the card issuer send back a decline response, together with an accompanying description of 'Consent Revoked'.

Mastercard and Visa monitor this service to identify any misuse and can apply fines if stop instructions are ignored. Please remember that if you receive a 'Consent Revoked' decline response, **under no circumstances should you attempt to re-authorise the transaction**. Instead you must contact the cardholder to discuss alternative payment arrangements.

If you have any queries regarding this, please contact your Relationship Manager or call us on 0345 702 3344*, selecting the option for 'all other enquiries'.

*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 0345 602 4818.

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