



CARD INDUSTRY NEWS

PROCEDURAL CHANGE REQUIRED

HIGH VALUE PAYMENTS SHOULD NO LONGER BE USED IN CONJUNCTION WITH THE 'PRE-AUTHORISATION' AND 'COMPLETION' FUNCTIONS ON TERMINALS

Mastercard and Visa have recently introduced changes to authorisations, which will impact you if you use the 'Pre-Authorisation' and 'Completion' functionality on your card processing terminal. These will apply to you whether you rent your terminal from us, own your own equipment or lease it from a third party.

What Do I Need To Do?

With immediate effect, when choosing either of these options, you must ask your customers to pay with their physical card rather than using High Value Payments (HVP) such as Apple Pay, Android Pay or any other mobile payment technology.

You'll need to update your procedures to reflect this change and ensure your staff know they shouldn't accept HVP when using either the 'Pre-Authorisation' or 'Completion' options. You won't need to make any changes to your card processing terminal.

Why Do I Need To Do This?

Instead of the full card number, HVP makes use of a disguised card number, known as a tokenised PAN, to complete the transaction. It's this disguised number that's printed on the receipt produced by your terminal.

If, at a later stage, you need to key-enter the card number, for example, to complete an express checkout or add additional charges for a mini bar purchase, it won't be possible as you can't use a tokenised PAN for this purpose.



mastercard



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SERVICE. DRIVEN. COMMERCE

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Where Can I Find Out More About This?

For more information about this change, please refer to the Stored Credential Guide, which you'll find on our website:

www.globalpaymentsinc.co.uk. You'll find it in the Customer Centre under the option for Stored Credential Transactions.

Alternatively you can contact your Relationship Manager or call us on 0345 702 3344*, selecting the option for 'all other enquiries'

*Lines are open between 9am – 6pm Monday to Friday, 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 recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.