

Smarter Business

November 2011

Information from Streamline to help your business

**GET READY FOR
CHRISTMAS**

With our festive
checklist for
your business

**SCAM
WATCH**
How to spot
the latest
scams

**Keep
your data
secure**

With our helpful
guide to PCI DSS

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Welcome

A word from Matt Rowsell, Chief Commercial Officer



Welcome to the last edition of *Smarter Business* for 2011. It's hard to believe that we are already busy gearing up for the Christmas period. In the last edition we launched our **Refer a Friend** campaign, which has really captured your imagination, and we are very pleased with the initial results. Remember, there is no limit to the number of businesses you can refer to us.

Have you visited the new and improved streamline.com yet? You will find details of all the campaigns, such as **Refer a Friend**, as well as other useful information. We are also expanding on our selection of real life stories.

Don't forget, to provide feedback or subjects you would like to see covered in future issues of *Smarter Business*, email smarterbusiness.feedback@worldpay.com.

Finally, we hope all your businesses have a successful finish to 2011.

Matt Rowsell
Chief Commercial Officer

Visit the all-new streamline.com



CONTACT US:

Go to streamline.com or call 08457 61 62 63.

Calls from a BT landline cost up to 5p a minute. Calls from other networks may vary. Minicom 08453 00 38 89. Calls may be recorded for training and security purposes.

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Christmas checklist

With the busiest time of year for most retailers just around the corner, we've compiled a checklist of the things you should (and shouldn't) be doing in the build-up to and over the Christmas period

✓ Don't unplug your terminal over the festive period as we will not be able to make contact with the device and there may be a delay in processing your transactions. If the terminal is unplugged, we cannot receive and process your transactions.

✓ Stay vigilant of bogus terminal engineer visits. Verify any unexpected engineer visits by calling us on 08457 61 62 63 before allowing them near your terminal.

✓ Consider extending opening hours to cope with increased demand. If you are unable to complete your end-of-day reconciliation within your banking window, you will need to contact us to prevent a delay in the processing of your transactions. For more information, please visit streamline.com/reconciliation

✓ Authorisation is a way of checking that the card has not been reported lost or stolen, and that there are sufficient funds in the account to pay for the goods or services being purchased. Although it can confirm these facts, remember, authorisation does not guarantee payment.

✓ Make sure you order any additional tally rolls or terminals that you may need in plenty of time to cope with increased customer sales.

✓ Always follow correct card procedures when taking cardholder not present transactions. Whilst some goods e.g. flowers are sent to a third party address, goods are normally delivered to the cardholder's billing address. We recommend that you consider making extra checks for high value and/or multiple orders where the order is from a new customer with no trading history with you.



PCI DSS

– your guide to a **safer** business

The Payment Card Industry Data Security Standard – or PCI DSS for short – is a standard in payment security aimed at protecting customer payment information and affects any business that takes card payments from its customers.

How does this affect me?

The PCI DSS is made up of 12 requirements that *all* businesses that take credit or debit card payments need to follow.

Because we're asking all of our customers to follow these payment standards, you'll need to either submit a completed Self-Assessment Questionnaire (SAQ) or use the services of a Qualified Security Assessor (QSA) on an annual basis.

Depending on how you process payments, you might also need to carry out regular vulnerability checks on your system using an Approved Scanning Vendor (ASV).



What is WorldPay doing to help?

We're 100% committed to helping our customers manage these changes. We have been working with the Payment Card Industry Security Standards Council, helping to develop standards and procedures that will benefit our customers in the long term.

To help you become compliant with the new PCI DSS regulations, we have developed a Compliance Management Programme, which we have started to roll out to our customer base.



Our Compliance Management Programme will help you to:

- Spot any problems or risks in the way you store or use customer data
- Give you a clear action plan for tackling any data security risks
- Tighten security and ensure that your service providers don't put your data security at risk
- Show you're secure and let customers know that you take data security seriously

What should I do next?

We will be writing to all of our customers with more information on how the programme operates and what you must do to verify compliance with PCI DSS. Please look out for this letter which is aimed at helping you towards a safer business.

Internet trading - card scheme compliance

Card schemes have a number of rules regarding internet merchants and the way in which your cardholder's view your business entity on your website. These rules are supported by Compliance Programmes, which can carry substantial financial assessments. WorldPay would always pass any assessments onto the merchant concerned where they are in breach of these rules and this could result in loss of your facility.

Specifically, your customers must be made clearly aware of the identity of the business with whom they are contracting to purchase goods and services.

To assist you, we have listed some helpful hints for internet accounts:

DO...

- Obtain WorldPay prior approval before starting any internet business
- Make sure that the name of the business is clearly described on all website pages
- Contact WorldPay to arrange for a new outlet if the name on an existing website changes materially, or a new website in a different name is set up
- Ensure that the Merchant Services Agreement is correct for the web business

DON'T...

- Change the name of the business on the website
- Allow a new website to be set up
- Change the nature of the goods / services being sold without prior approval from WorldPay. A new outlet may be required and / or a change to the statement descriptor

NEVER allow the WorldPay merchant facility to be used to process transactions from third parties not authorised by WorldPay

Improvements to the 'change your bank account' process

At Streamline, we are constantly looking for ways to improve the quality of our service. We have recently introduced improvements to our 'change your bank account details' process (following customer feedback):

- We have delivered additional training to telephony staff, which included the introduction of best practices
- We now ask more in-depth questions during your first point of contact to ensure we receive the correct documentation
- We fully explain the procedure and provide a realistic timescale to complete this process
- We have a dedicated team for calls relating to 'change of bank details'.

Changing your bank account – remember:

- Your new account must be a business bank account
- Documentation must be signed by an authorised signatory (director/sole trader/partner)
- You will always be required to provide

- an original proof of account showing the full bank account name (ie: void cheque, paying-in slip, bank statement)
- Do not close your existing bank account until you receive confirmation from Streamline as we will continue to pass credits to this account.
- Funds can take up to two weeks to be returned to Streamline from your bank which is outside of our control
- If you are a limited company and have already closed your bank account, we can only release the funds to the original limited company

Note that in July 2002, the FSA changed the regulations on how we identify and verify who we do business with. This means we may need to issue further documents to verify all parties in the business. If this is the case, we will write to you to confirm next steps once we have received your completed documentation.

Find out more
For more details, please visit
streamline.com/addresschange



Pre-paid cards **scam**

Streamline has recently been made aware of this scam. Fraudsters enter your store and request a top-up on a pre-paid card. After you top up the card, the fraudster claims to be £10 or £20 short, at which point they leave your store with the cash (leaving the card with you), claiming that they are going to their car to get the remainder of the money. The fraudster never returns, but when you try to get a refund or reverse the transaction you are unable to do so, as the cash top-up has already been withdrawn using another card bearing the same number. The card left with you is a counterfeit, so you have no comeback.

To find out more information on scams visit
streamline.com/fraudscams2011



Ask the expert

Our Assistant Fraud Manager, Gill Donaldson,
answers your questions

“Q How can I best protect my business from fraud when processing Cardholder Not Present (CNP) transactions?”

A There are four steps you should follow to help protect your business from this type of fraud:

- 1 Be aware of additional checks (available via your terminal), Card Security Code (CSC) and Address Verification Service (AVS), and know where to locate the results on your till receipt. Whilst neither of the checks will guarantee payment, they will help you evaluate the risk of the transaction being fraudulent. For more information, visit streamline.com/fraud
- 2 Well trained staff can be your best defence against fraud. Make sure they know the warning signs and that an authorisation code does not guarantee payment. If they are suspicious in any way you should encourage them to act on their instincts and not send out any goods until they

- have made further checks. For more assistance, visit the fraud section at streamline.com/fraud
- 3 If, following further investigation, you decide not to send out the goods, refund the transaction.
- 4 Be cautious of requests to pick up goods. Goods ordered over the phone or online should be delivered to the address given. If a customer insists on collecting the goods, they should produce the card. The original CNP transaction should then be cancelled and a new 'card present' transaction processed.

Find out more

For a list of scams to watch out for, visit streamline.com/fraudscams2011



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