



Business essentials

Need-to-know information for your business

Spring 2024

 **barclaycard** | **payments**

Additional data required in Visa Secure 3DS authentication requests by 12 August 2024

Who's this for?

Merchants who take online payments

EMV® 3D Secure (EMV 3DS) helps payment card issuers and merchants around the world prevent Card Not Present (CNP) fraud and increase the security of online payments.

To help make online payments secure and use the **full benefits of EMV 3DS authentication**, from **12 August 2024**, Visa is updating the mandatory data fields required in the 3DS Authentication Request (AReq) message. The mandatory data fields are outlined on the next page, alongside Visa recommended fields (optional).

Are you a member of a Trade Association?

We partner with a number of Trade Associations across the UK to offer their members help and support specific to their industry.

If your business is a member of a Trade Association, please let us know by calling **0800 161 5343** (lines are open Monday to Friday, 9am to 5pm), excluding Bank Holidays.

We'll update your merchant account details with this information so you can benefit from any work we do with our partners.

Please note that Visa continues to recommend that all the data below is included if available, as more data supports lower abandonment rates.

Data Field	Status
Browser IP address	Mandatory (browser)
Browser screen height	Mandatory (browser)
Browser screen width	Mandatory (browser)
Cardholder email address OR cardholder phone number (work/home/mobile)	Mandatory (browser/in-app)
Cardholder name	Mandatory (browser/in-app)
Common device identification parameters (device IP address)	Mandatory (in-app)
Cardholder billing address city	Recommended
Cardholder billing address country	Recommended
Cardholder billing address line 1	Recommended
Cardholder billing address postal code	Recommended
Cardholder billing address state	Recommended

Why is this changing?

This additional data allows card issuers to make more accurate authentication decisions and provide a more seamless customer journey. Based on Visa data, when all mandatory and recommended data fields are populated in the Authentication Request (AREq) message, the following benefits can be achieved:

- You will see an authentication success rate lift of +4% and an approval rate lift of +6%
- Cardholders receive a better experience through a +57% frictionless rate improvement

When will this happen?

The change will be effective from **12 August 2024**.

What you need to do

This will depend on which online gateway site you use:

Smartpay Advance

The inclusion of this data in the 3DS authentication flow will require changes to your 3DS integration.

Please contact your Barclaycard Relationship Manager to schedule the changes and engage with professional services.

Smartpay Fuse

Please ask your web developer to review the guides relevant to your integration and determine whether any changes need to be made.

The following guides detail how this data can be passed:

Smartpay Fuse integration guide:
support.cybersource.com/knowledgebase/Knowledgearticle/?code=KA-04583

If you have any questions about this change, please contact our Smartpay Fuse support team via email – supportsmartpayfuse@barclays.com or by telephone on **01604 269518** (open 9am-5pm, Mon-Fri).

Smartpay Checkout/ePDQ

Please ask your web developer to review the guides relevant to your integration and determine whether any changes need to be made.

The following guides detail how this data can be passed:

General integration guides:
<https://support.epdq.co.uk/en/integration-solutions/>

3DS integration guide:
<https://support.epdq.co.uk/en/integration-solutions/integrations/3dsv2-parameters>

Parameters and values:
support.epdq.co.uk/en/help/parameter-cookbook

If you have any questions about this change, please contact our Gateway Servicing team via email – epdqsupport@barclaycard.co.uk or by telephone on **+44 (0)800 1510 399** (open 9am-5pm, Mon-Fri).

Third-party Payment Service Provider

Please contact your third-party gateway provider to make these changes.

Mastercard are removing the magnetic stripe from **1 April 2024**

Who's this for?

All merchants who take Card Present transactions

Mastercard have announced that they will be removing the physical magnetic stripe from the back of their cards from 1 April 2024.

From this date onwards all chip capable ATMs and point of sale (POS) terminals within the Europe region must correctly process cards that contain the presence of a chip, but not a magnetic stripe. The magnetic stripe will no longer be a requirement in newly issued cards across the European market.

Don't worry, your card machines are already set up to accept these cards, so there is nothing for you to do ahead of this date.





strive

Helping your business to thrive with Mastercard Strive UK

Who's this for?

All merchants taking card payments

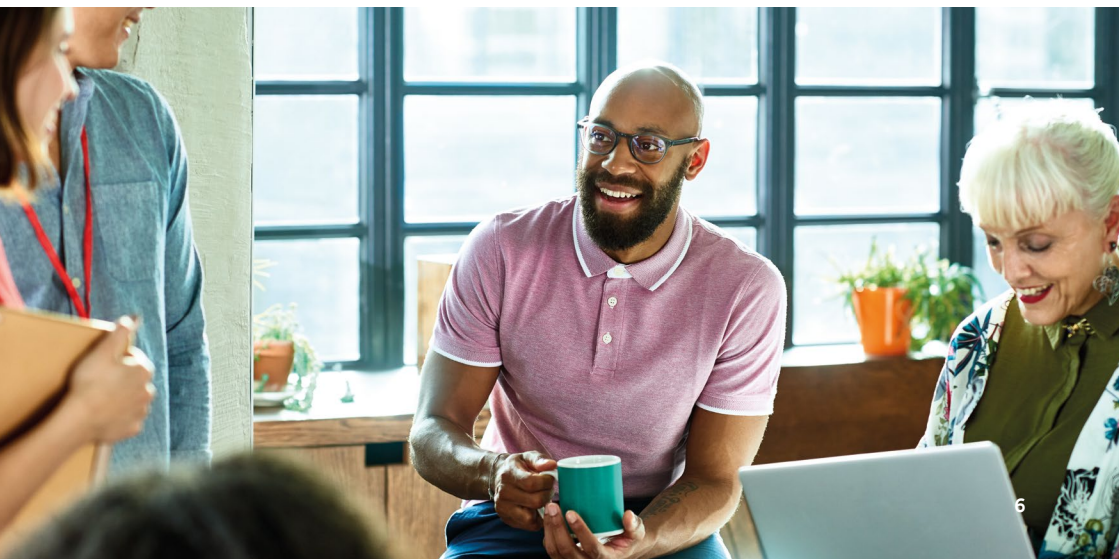
We're committed to supercharging your business goals in 2024. That's why we've partnered with Mastercard's Strive UK programme to offer you:

- Mentoring, masterclasses and events
- Expertise from industry experts
- Support to connect, grow and scale your business

Each part of the programme is designed to help your business grow and adapt to challenges by building financial resilience, creating relationships and getting access to flexible support when it's needed most.

Whatever your aim is for the year ahead, the range of free tools and resources available to your business could give you the inspiration and ideas you need to achieve it.

Get access to free support at digitalboost.org.uk



A reminder to get ready for PCI DSS version 4.0

Who's this for?

Anyone who takes card payments

The Payment Card Industry Data Security Standard, or PCI DSS, is a set of card industry-wide standards launched by card schemes (e.g. Visa, Mastercard) to help reduce fraud. All businesses taking card payments must follow and meet these standards – this is part of your Barclaycard Payments Merchant Agreement.

PCI DSS has released version 4.0 of its Data Security Standard. This latest version will be the only version available from **March 2024**, and is the most significant update to the PCI DSS since its release 18 years ago.

When is it happening?

The new version 4.0 becomes mandatory from **31 March 2024**. We've already updated our Data Security Manager (DSM) online portal to support the changes required for customers using the portal, so they can attest to the new version.

How do I comply with PCI DSS v4.0?

If you're using PCI compliant solutions, such as one of Barclaycard Payments online gateways (e.g. Smartpay Fuse/Smartpay Advance/Smartpay Checkout), the impact is greatly reduced, as we (or your third party gateway provider) will work with you to support your PCI DSS v4.0 compliance journey. We'll operate

PCI DSS v4.0 requirements on your behalf in relation to Tokenisation, which removes the need for you to store sensitive cardholder data. Our Hosted Payment Page will enable you to securely process eCommerce transactions.

If you are using a third-party gateway, they should have attested their PCI compliance (evidenced by an up-to-date Attestation of Compliance for Service Providers). You should contact them to confirm they have done so.

Please make sure that you're aware of the switch over to PCI DSS v4.0 on **31 March 2024**.

Looking ahead

There are further requirements, which will be mandatory from 31 March 2025. Make sure you've reviewed these future dated requirements in detail and have plans in place to ensure you can meet these from March 2025. For details of these changes, see pciportal.info/barclaycard/

Need more information?

Further help to successfully transition to PCI DSS v4.0 can be found on the PCI DSS website – visit blog.pcisecuritystandards.org/pci-dss-v3-2-1-is-retiring-on-31-march-2024-are-you-ready

Action required if you haven't processed any online transactions for 13 months or more

Who's this for?

All merchants taking payments online

What is happening?

From **1 May 2024** Mastercard will begin reviewing inactive 3DS enrolment records. From 1 July 2024 any record that is found to have been inactive for 13 months will be deleted. This check will be retrospective, so if you haven't transacted using 3DS since 1 June 2023, your enrolment record may be in scope for deletion.

This will continue to be reviewed by Mastercard on an ongoing monthly basis.

What do I need to do?

If you haven't processed any online transactions in 13 months or more, please contact your gateway to request re-registration for 3DS ahead of processing any new eCommerce/web based traffic. You will not be required to re-register for 3DS if you intend to only process mail or telephone orders.

Need help?

- For Smartpay Fuse merchants: email supportsmartpayfuse@barclays.com or call us on **01604 269518** (open 9am-5pm, Mon-Fri)
- For Smartpay Checkout (ePDQ) merchants: email epdqsupport@barclaycard.co.uk or call us on **+44 (0)800 1510 399** (open 9am-5pm, Mon-Fri)
- For Smartpay Advance merchants – please contact your Barclays representative

Be aware of fraudster activity

Who's this for?

All merchants taking payments over the phone or online

Reducing CNP fraud one transaction at a time

Card Not Present (CNP) transactions can take place over the phone or online. The vast majority of CNP payments are processed without any problems, but there may be times where you're targeted by a fraudster – which could lead to the loss of goods or services and a chargeback.

Hints and tips for safer CNP transactions

CNP fraud totalled £357.9m in the UK in the 12 months to October 2023.* There are ways you can prevent fraudsters from affecting your business.

CNP fraud totalled
£357.9m
in the UK

Watch out for these tricks used in phone transactions:

- Has your customer asked to split the total sale over multiple cards, but one or more have been declined?
- Never enter an authorisation code from your customer – they won't know this before the transaction takes place
- Use Pay By Link to change phone transactions to online transactions. Ask your payment gateway provider about adding this to your business

These are some things to look out for with online transactions:

- Are you seeing multiple declined transactions before one goes through?
- Use fraud-screening tools in your payment gateway and tailor them to your business
- Get to know 3D Secure and the ways Strong Customer Authentication protects your business

*Remote Purchase (CNP) Fraud Report, UK Finance, October 2023.

Review each transaction carefully

You know your customers better than anyone, so you'll know when something isn't right. You can always look back at previous transactions to see if there's anything out of the ordinary.

Use these questions to help you identify red flags:

- Are you seeing the same card used over different accounts or being used multiple times?
- Is the same phone number, email or delivery address used for multiple accounts? If so, why?
- Why has the customer contacted you? If they're purchasing high-value goods without seeing them, is this normal?
- If ID is provided by your customer, how can you be sure it's valid and belongs to the person making the purchase?

To find more about protecting your business from fraudsters, visit barclaycard.co.uk/business/fraud



Keep your PDQ terminal safe to avoid fraudulent transactions

Who's this for?

All merchants taking card payments

We've had reports that fraudsters are targeting PDQ terminals. Using a range of distractions, they take the PDQ when it's unattended and change the function from 'sale' to 'refund' before making a transaction.

This type of fraud only takes seconds, so please make sure that your staff know where the PDQ is at all times. You should always keep PDQs out of reach of the customers except when making transactions. Treat them like you would cash or your till.

We've also had reports of PDQs being stolen and then being used to process a large volume of refunds. Please ensure your PDQ is kept secure, especially when you have closed for the day. Change the 'Supervisor PIN' to something unique and don't use the factory setting. And, as you would with personal cards, don't keep the PIN near the PDQ.

Interchange rates and scheme fee guide

This is a reference guide that we are required to share with you by law. The aim is to provide you with more information about the direct costs, called interchange and scheme fees, which we pay when we process transactions for you. Take note, none of this information changes your Merchant Service charges or any other charges that you pay us, as detailed in your Charges and Fees schedule.

- **Interchange:** the fee we pay to the card issuer, i.e. your customers' banks
- **Scheme fee:** the fees we pay to the schemes, i.e. Visa or Mastercard

Both of these fees vary based on the card type, jurisdiction (dictated by the location of you, us, and the card issuer) and qualifying criteria (i.e. but not limited to how the transaction is processed, e.g. contactless or online) of the transaction.

EU regulations cap the interchange charged on cards for consumers at a maximum of 0.3% (credit) and 0.2% (debit) for transactions where you, us and the card issuer are within the EEA. There is no cap on the interchange charged on corporate cards.

UK legislation caps the interchange charged on cards for consumers at a maximum of 0.3% (credit) and 0.2% (debit) for transactions where you, us and the card issuer are within the UK. There is no cap on the interchange charged on corporate cards.

Please be aware that the rates of the fees (shown on the next page) are an indication of the cost that would apply to any business based in the UK or the EU.



Charge type/Statement narrative	Interchange	Scheme fees
Visa Consumer Debit ^{1,2,3,11}	0.1% to 0.2% or 0.02€	0.0082€ + 0.11% to 0.312%
Domestic Visa Vpay ^{2,11}	0.1% to 0.2% or 0.02€	0.0082€ + 0.11% to 0.343%
Domestic Maestro ^{4,6,11,14}	0.1% to 0.2%	0.00317€ to 0.01271€ + 0.034% to 0.229%
Domestic Mastercard Debit ^{4,5,11}	0.1% to 1.5%	0.00317€ to 0.01271€ + 0.034% to 0.229%
Diners Consumer Debit	0.2% to 1.15%	0.12% to 0.15%
UPI Consumer Debit	0.2% to 1.5%	0.01€ + 0.006% to 0.2%
Visa International Debit	0.2% to 1.15%	0.0168€ to 0.11€ + 0.46% to 1.062%
International Visa Vpay	0.2% to 1.15%	0.0168€ to 0.11€ + 0.46% to 1.062%
Maestro International Debit ⁶	0.2% to 1.5% + 0.05€	0.00317€ to 0.215€ + 0.079% to 0.804%
Mastercard International Debit	0.2% to 1.5%	0.00317€ to 0.215€ + 0.079% to 0.804%
Visa Consumer Credit ¹²	0.2% to 1.5%	0.0082€ + 0.11% to 0.343%
Mastercard Consumer Credit ¹⁴	0.1% to 1.5%	0.00317€ to 0.1271€ + 0.034% to 0.229%
Diners Consumer Credit	0.3% to 1.5%	0.12% to 0.15%
UPI Consumer Credit	0.3% to 1.5%	0.01€ + 0.012% to 0.2%
Visa Premium Consumer Credit	0.3% to 1.5%	0.0082€ + 0.11% to 0.343%
Mastercard Premium Credit	0.2% to 1.5%	0.00317€ to 0.1271€ + 0.034% to 0.229%
JCB Credit	0.2% to 1.125%	0
Visa Commercial Credit ^{7,8,13}	0.3% to 2.3%	0.0082€ + 0.11% to 0.343%
Mastercard Commercial Credit ^{4,8}	0.55% or 0.35€ to 2.25%	0.00317€ to 0.1271€ + 0.034% to 0.229%
Diners Commercial Credit	1.75%	0.12% to 0.15%
UPI Commercial Credit	1.1% to 1.5%	0.01€ + 0.012% to 0.2%
Visa Business Debit ^{9,10,15}	0.2% to 2.3%	0.0082€ + 0.11% to 0.312%
Mastercard Commercial Debit ⁴	0.2% or 0.35€ to 2.1%	0.00317€ to 0.1271€ + 0.034% to 0.229%
Diners Commercial Debit	1.75%	0.12% to 0.15%
UPI Commercial Debit	1.15% to 1.5% or 0.6€	0.01€ + 0.006% to 0.2%

1. For registered UK 'Me to Me' merchants with Merchant Category Codes 6012, 6211 or 9399, consumer transaction interchange is capped at 50p (secure) and £1.00 (non-secure). 'Me to Me' Transactions with Merchant Category Code 9311 have interchange capped at 40p.
2. For Ireland consumer domestic debit and prepaid transaction interchange, a cap of €1 will apply for EMV Chip transactions, and €2 for Electronic Commerce and Standard transactions.
3. Visa UK Domestic debit purchase with cashback and cashback without purchase transactions will attract a service fee of 20p for the cash back part of the transaction. This is in addition to the interchange fee shown in the table. Note: the 20p service fee applies to transactions undertaken in specific postcode locations only, as set by Visa.
4. UK Domestic Mastercard and Maestro consumer and commercial debit and prepaid transactions under Merchant Category Codes 6012, 6211, 9399 and 9311 achieve interchange rates of 0.2% with caps under the Government and Personal Payments (GPP) Interchange Fee program.
5. UK domestic debit Mastercard purchase with cash back and cash back without purchase transactions will attract a service fee of 12p for the cash back part of the transaction. Irish domestic debit Mastercard purchase with cash back transactions will attract a service fee of €0.13. This is in addition to the interchange fee shown in the table.
6. For some jurisdictions, interchange rates for certain products are defined in % and PPT (pence or Euro pence per transaction). PPT elements can be defined in different currencies.
7. Small Market Expense and Large Market Enterprise transactions attract capped interchange rates of 0.3% in EU and UK regulated jurisdictions.
8. Large Ticket Programs: rates include % and PPT elements.
9. For UK merchants with Merchant Category Codes 6012, 6211 or 9399, domestic Me to Me commercial secure and non-secure transaction interchange is capped at £1.50. Me to Me transactions with MCC code 9311 have interchange capped at 75p.
10. For UK merchants registered for Visa's Merchant Performance Program, domestic Visa business debit interchange is capped at £2.50. For intra Europe / European domestic jurisdictions, variable caps based on jurisdiction and Merchant Category Codes apply. A minimum of €0.35 may apply for intra business prepaid transactions.
11. For Belgium domestic consumer debit and prepaid transactions, interchange rates of 0.1% capped at €0.05 are applicable.
12. For Italy domestic consumer credit Billpay transactions, interchange rates of 0.3% capped at €0.30 are applicable.
13. For Italy domestic corporate Bolletini Bill Payment Large Market Enterprise transactions, interchange rates of 0.3% capped at €0.20 are applicable.
14. For the Netherlands domestic consumer debit and prepaid transactions, interchange rates of 0.2% capped at €0.02 are applicable.
15. For Ireland Domestic Me-to-Me Business Debit, Business Prepaid and Business Premium Debit transactions a cap of €1 will apply for contactless and EMV transactions and €2 will apply for card not present and standard transactions.

For Ireland merchants registered for Visa's Merchant Performance Program and Sector Development Program, domestic Visa business debit and Visa Platinum business debit interchange is capped at €1 for contactless and EMV chip transactions and €2 for card not present and standard transactions.
16. The scheme fees do not include behavioral scheme fees or service scheme fees that might be applicable for additional services or activity performed by the customer on an individual transaction.

Notes

Mastercard refunds are treated separately from the original purchase and have service fees applied – either capped at €0.05 or currency equivalent – or for commercial cards a variable percentage of the original purchase interchange rate will apply (65%/75%/85%). Where the Mastercard consumer card is interregional, the rate that applied to the sale will also be applied to the refund.

Visa Consumer card refunds on cards issued outside EEA used within EEA will attract 0% as of October 2019 (EU regulations). A 0% rate will also apply to consumer refunds between the UK and EEA as of 16 October 2021. In addition, 0% rate will apply to certain commercial debit interregional refunds from the UK and EEA. Interregional consumer refunds attract a credit interchange rate of 1.0% for consumer refunds and 1.8% for commercial refunds.

Visa Original Credit Transactions: Standard Inter-Client Fees of 0.25% will apply for consumer and commercial transactions in the Europe region. These are capped at €0.08 in UK Domestic jurisdiction and €0.09 or equivalent for Domestic European, Intra EEA and Intra-Europe non-EEA between EEA and UK jurisdiction for online gambling transactions. A lower cap of €0.04 or equivalent applies to Domestic in the EEA, UK Domestic, Intra-Europe EEA and Intra-Europe non-EEA between EEA and UK for non-online gambling payout Original Credit Transactions. Visa Direct (SMS) not presented.

Visa Account Funding Transactions (AFTs) attract inter-client fees mirroring existing consumer and commercial interchange rates.

Mastercard MoneySend Funding Transaction interchange rates mirror existing consumer and commercial interchange rates. MoneySend Funding transactions are only applicable to merchants with MCC 4829 Money Transfer or 6540 Funding.

Mastercard Payment Transaction rates are €0.65 (all European jurisdictions) and 0.19% + \$0.53 ppt for inter-regional jurisdiction.

Charges and Fees Schedules may aggregate some commercial product and qualification types into a single 'Commercial' grouping for comparison purposes.

Mastercard Instalment Payment Program virtual card transactions will attract an interchange rate of 0.3%.

To keep in touch with us, please follow us on Facebook, X (formerly Twitter) and Instagram



If you're taking payments, get the low down on merchant services news and insights – from payment services to point of sale tips – to help your business flourish:
barclaycard.co.uk/business/merchant-services

This information is available in large print, Braille and audio by calling your Acquirer on either 0800 161 5350 (Barclaycard Payments) or 1800 812 700 (Barclaycard International Payments).

Calls to 0800 numbers are free from UK landlines and personal mobiles otherwise call charges may apply. Calls to 1800 numbers are free from ROI landlines and personal mobiles otherwise call charges may apply. Calls may be monitored or recorded in order to maintain high levels of security and quality of service. Barclaycard is a trading name of Barclays Bank PLC and Barclaycard International Payments Limited.

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