

## HELPING CUSTOMERS ACCEPT PAYMENTS EVERYWHERE!

In our last catch-up, we spoke about the many ways you can take payment **Face to Face**. In this edition, we will talk about the best ways to take payments when your customer is not present.

Taking payments over the phone result in the highest number of fraudulent payments as the customer does not enter a PIN or complete any additional security verification.

Due to this high risk of fraudulent losses to businesses and card acquirers when taking phone payments you will often find some acquirers charge a "Customer Not Present / CNP / Non - Qualifying or Non Secure" surcharge.

Here at acceptcards® we can discuss the risk of taking phone payments and recommend alternative solutions to protect clients from fraud, surcharges, chargebacks and losses.

## FOCUS ON CUSTOMER NOT PRESENT PAYMENTS



### PAY BY PHONE

The simplest way to take a payment over the phone is to simply key the customers' card details directly into a card terminal while their customer is on the phone with them. This simple way of taking a phone payment is fine for businesses that want to process an occasional or low valued customer not present transaction but is open to fraud / disputes / chargebacks.

### PAY BY PHONE - VIRTUAL TERMINAL

A Virtual Terminal (VT) allows customers to take payments over the phone with a secure web interface, they are quick and easy to set up with no technical knowledge required.

A benefit of taking phone payments via a VT is it won't tie up your card machine, meaning you are free to continue to serve customers in-store. You can have multiple users with their own log-ins and varying permissions for refunds / reporting etc. VTs can offer recurring payments. VTs provide real-time reporting to help keep track of payments. Payments taken using a VT are still open to fraud / disputes / chargebacks.



## PAY BY LINK - VIRTUAL TERMINAL

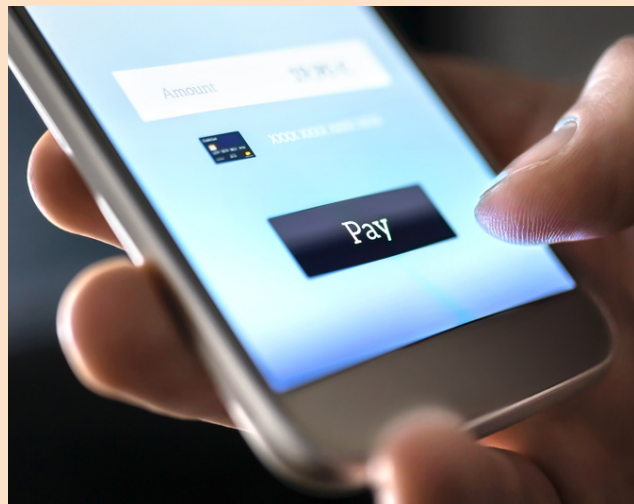
Pay By Link is the solution for any business wanting to take a customer not present transaction and reduce their exposure to fraud.

Rather than taking card details, the customer's email address and invoice amount are entered in the VT. This creates a "LINK" which can be sent by email / text / QR Code. The customer then access the LINK and is prompted to enter their card details, and with the right levels of security set on the VT, this will trigger an SMS Verification code text being

sent to the card holders linked mobile phone number. By entering this code into the payment link the customer is confirming an extra level of security turning a "Non-Secure transaction" in to a transaction that has met 3DS requirements meaning it's protected from fraud and harder to dispute

Pay By Link is useful for all kinds of business; an accountant sending e-invoices to customers, a wholesaler taking a telephone order, a venue or hotel confirming a booking, a restaurant or takeaway getting paid before delivery, a tradesperson or builder providing services to householders. Whatever service or product businesses provide, 'Pay By Link' is a simple and useful tool to let customers pay securely with their credit and debit card.

**With all the options available from the smallest customer needing to take one or two card payments over the phone to the larger corporate collecting 1000s of payments at variable amounts acceptcards® can provide the right solution.**



Subi Inayat



Sue & Michelle were great to work with. We were set up quickly and they were always on hand to assist where needed. 5\* service.

Mark Stammers

Local Guide • 46 reviews • 662 photos



Excellent service. Very swift response to all emails. They seem to have directed me to a very good deal. Also very helpful in making sure that everything was set up correctly.



## DELIVERING GOLD FOR SERVICE

It seems the buzz around Birmingham and the West Midlands didn't just stop with AMAZING Commonwealth Games.

The positive energy emanated from not one but businesses from the West Midlands who both wrote glowing 5 STAR Google reviews.

Subi, MD of a Private Clinic along with Mark, FD of a Wine Merchants were so happy with the service and solutions we were able to recommended to them they took the time to go online and share their experience for all to see.

**Whatever your client payment requirements are, make sure you refer them to acceptcards®.**