

Reprice 2021 frequently asked questions

What's a Card Scheme Fee?

These are also known as Assessment Fees and are paid on behalf of you, by us, to Mastercard and Visa. These fees are based on the Card Scheme, for example Debit Mastercard (DMC), and where it's issued – UK, Europe (other than UK) or internationally issued cards. They also charge fees for ecommerce and mail order/telephone order (MOTO) transactions on their cards.

Why are my Card Scheme Fees changing?

After Brexit, following the UK not being part of the single European Economic Area (EEA) trading zone, Visa is introducing a new intra-Europe fee applicable to transactions between the UK and EEA countries. This means that EEA-issued cards transacting at UK merchants will qualify for the new fees. As a result, we'll be updating the Card Scheme Fees you're charged from 1 October 2021 to reflect our increased costs.

What's an Additional Transaction Fee (ATF)?

Transactions not classified as Secure Domestic Consumer incur larger Interchange Fees and therefore cost more to process, like those taken on internationally issued or corporate cards. If we process one of these transaction types on your behalf, the relevant rate listed in the ATF Table will be charged in addition to the Headline Rate.

What's an Interchange Fee?

Interchange Fees are set by Mastercard and Visa and are dependent on the card type and the method of accepting the transaction. This fee is paid by us, the card processor, to the relevant card issuers to cover their associated costs.



Why's my Terminal Rental Fee changing?

There's a minimum fee that we can charge for our terminals. Sometimes, as part of an introductory offer, we'll provide a reduced fee for a limited time period. It may be that your terminal was part of one of these offers, you may have taken out our Packaged Product deal that lasts for an agreed period or you may have been a member of a Trade Association in the past. Once the offer or deal had expired, we haven't then implemented the standard fee, which we're now correcting.

What's a Chargeback Fee?

Chargeback (also known as a Dispute) is when a transaction has been refused by the issuer or, once settled, seeks reimbursement of funds to debit the cardholder. A Chargeback Fee is used when a chargeback or dispute is made against your business.

What's an Ecommerce Per Transaction Fee?

An Ecommerce per transaction fee is a charge for each transaction you process with us through our Global Payments Ecommerce platforms or any of our digital products. This fee will apply to all successful authorisations, declined transactions, and refunds.

Will these changes affect my monthly invoice?

Yes, you'll see an increase in your monthly invoice as a result of these changes.

Where does it say you can change my rates?

Clause 4.4 of the Terminal Rental Agreement Terms and Conditions of Hire allows us to alter your rental charges and outlines the process we'll follow to amend them.

Can I cancel my card processing facility with you if I'm not happy with these changes?

You can cancel your facility with us by calling us 0345 604 0285* or email us at renewals@globalpay.com before these changes come into effect. We won't charge any additional fees to close your facility apart from any outstanding fees up to the date of closure. However, please consider any agreements you have with another company that may provide you with additional services related to your card processing facility, for example, a card processing terminal. Fees may be payable to them to end the agreement you have with them.

When will I see the change in my charges on my invoice?

The change to your charges will show in your October 2021 invoice, which you'll receive in early November 2021.

We're open for card processing enquiries between 9am – 6pm Monday to Friday, excluding public holidays. If you have a speech or hearing impairment, you can call us using the Relay Service by dialling 18001 followed by 0345 604 0285 Calls may be recorded. To help us continually improve on 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.

Global Payments is HSBC's preferred supplier for card processing in the UK.

Global Payments is a trading name of GPUK LLP. GPUK LLP is authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 (504290) for the provision of payment services and under the Consumer Credit Act (714439) for the undertaking of terminal rental agreements.

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