



PayPoint

Retailer Compliance Guide

Service Standards 2024

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No 1 - General Service standards

- Ensure all customers receive a **friendly** greeting and farewell message.
- Ensure that You and your staff are aware of the need for **security**.
- Ensure that customers' information is treated in a **confidential** manner, especially when you are dealing with **personal data** which must be kept safe and protected.
- Staff must give full attention to customers during transactions.
- You or your staff **should not be involved in bribery, money laundering or corruption** in any form. No one should encourage, participate in, or condone a bribe or any other unlawful payment or benefit. You must take appropriate action if you see inappropriate behaviour*.
- You and your staff must be **trusted and honest** in all your work you are carrying out.
- Everyone needs to be respected. You and your staff have an obligation to treat everyone **fairly, equally** and **with respect**.
- **Bullying or harassment is not acceptable** towards anyone, including towards You or your staff*.
- You must ensure that you **follow any laws** that apply to you and your business such as **Data Protection, Modern Slavery, Anti-money Laundering or Diversity and Equality**.
- No unauthorised person should be performing any of the services and serve customers.
- Any staff carrying out the services must do so with taking reasonable care and applying reasonable skill.
- You should ensure that you **treat vulnerable customers** with appropriate level of care.

If you are concerned, please call our customer service team on 0330 400 0000*.

***Call charges**

0330 & 0345: Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. Please consult your phone provider for confirmation on your call allowances and charges. Calls may be monitored or recorded for training and compliance purposes.

No 2 - Suspicious Activity

Banking services – be aware of suspicious activity.

Most transactions do not involve crime or fraud, but we recommend being aware of the following when processing transactions in store:

You should not challenge or question the customer but the below may be warning signs all is not right when processing cash withdrawal or deposit transactions e.g., to topping up a bank account.

- The customer appears to be making a deposit or making a withdrawal upon the instruction of someone (other than a carer) present with them in store.
- The customer has made numerous deposits over a 24-hour period.
- The customer appears to be using multiple phones or cards to make deposits or withdrawals.
- The customer appears anxious when making the cash deposit or withdrawal.
- The customer is given the cash deposit by a third party.
- The customer tries to get you to increase the amount that can be deposited over and above the amount shown on the PayPoint device screen or in their app by asking you to transfer funds to them. This is not possible through PayPoint but a fraudster may not know this.
- The customer is handing cash withdrawn straight over to a third party.
- Your note checker has identified counterfeit money or a shortfall between the amount of the deposit in the app or requested by the customer and the amount handed over to you.

There is often a simple explanation for any of the above but if you are concerned, please call our customer service team on 0330 400 0000*.

For more information, please see our Fraud and other crime information in our Operational Bulletins issued each week.

You should not challenge or question the customer.

***Call charges**

0330 & 0345: Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. Please consult your phone provider for confirmation on your call allowances and charges. Calls may be monitored or recorded for training and compliance purposes.

No 3 - Counter Cash Service

As a PayPoint Retailer we know you consider service to your customers one of your top priorities.

Customer Concerns and Queries

If a customer is not happy with their Counter Cash Service transaction, please take reasonable steps to resolve their concerns.

For example:

1. If you experience a terminal issue and are unable to complete the transaction, please try again.
2. If the terminal is faulty and you are waiting for a swap, please give the customer an indication of when the service will be available again.
3. If the money is not available, or for one of the reasons stated above you are temporarily unable to serve a Counter Cash Service customer, you can advise them to use the PayPoint Store Locator online for details of the next nearest retailer that is able to provide the service.

If a customer is not present conducting a transaction and returns to your store to have any queries about their transaction or wish to make a complaint please advise them to contact their bank or card issuer.

You are not able to verify the identity of the Counter Cash Service customer so they must contact their bank or card issuer.

If the customer has a query about a previous transaction please ask them to contact their bank or card issuer.

You must not disclose or confirm the existence of a previous transaction unless you know for certain the customer completed that transaction.

If customers have any other queries about the service, including lost or stolen cards, you can do one of the following:

- Advise them to call their bank or card issuer's contact centre.
- Give them details of the link to the leaflet called "Questions about your Counter Cash Service".

Treat all customers equally

You need to be compliant with all relevant Laws and never discriminate against any customer for any reason, either directly or indirectly. For example, on the grounds of age, disability, gender, race, religion or belief.

Helping Vulnerable Customers

Please help vulnerable customers if they are having difficulty conducting a transaction such as;

- Ensure your premises are accessible.
- Making sure the Pinpad is within reach and they can easily see any relevant displays.
- Helping carers to support the customer.

Fraud and Risk

The majority of transactions will not involve fraud or the risk of crime. If you are suspicious that a transaction is being conducted by the customer on someone else's account or if the customer fails to complete the appropriate pin entries, you can contact us via the PayPoint Contact Centre.

If you have any other concerns in relation to the service please contact us.

Top Tips

We strongly recommend you follow these Top Tips:

1. Always count out the cash in front of the customer and then ask them to check it before they leave the counter.
2. Store your Counter Cash Service receipts for at least 42 days.
3. If you do not have CCTV in your store, consider installing a system and have at least one camera pointed at the counter facing the customers.*
4. If you have CCTV in your store, store the images for at least 42 days.
5. You reconcile your tills daily and keep records in case there are any disputes.
6. Consider having a day safe installed in your premises.
7. Keep all transactions confidential.
8. Do not collect or store any information about the customer other than required to provide the service.

*If you have a payment card PIN pad, the PIN pad must not be overlooked by a CCTV camera.

Complaints

If a customer complains about the service and you cannot resolve please notify us via the PayPoint Contact Centre on 0330 400 0000* providing details of the complaint and the transaction made by the customer.

***Call charges**

0330 & 0345: Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. Please consult your phone provider for confirmation on your call allowances and charges. Calls may be monitored or recorded for training and compliance purposes.

No 4 – Crime and Fraud Series – Scams



Offering PayPoint services

Thank you to all our retailers for serving the thousands of customers who use PayPoint services each day.

Important: Please remind your staff to stay aware and always follow the screens - trust the terminal. We will never ask you to ignore the 'customer in store' warning messages - these screens are in place to protect you from fraudsters. You must only serve people who are physically in the store.

Three top tips to remember:

- 1. Never complete a PayPoint transaction over the phone** regardless of the caller claiming to be calling from PayPoint.
- 2. Follow the PayPoint screens at all times**, always follow the fraud warning instructions.
- 3. Always take the payment up front** before carrying out any PayPoint transactions.

Remember: Members of the PayPoint team will never ask you to process any transactions over the phone or ask you to ignore the fraud warning screens.

There are many different types of transactions you can process through PayPoint. If a customer asks you for something you've not heard of or seen before, trust the terminal and try it out. The PayPoint terminal will only process valid barcodes, vouchers, and transactions.

Remember to always follow the screens and never process a PayPoint transaction over the phone or if a customer is not present in store.



No 5 – Crime and Fraud Series – Be Aware



Top Tips

We strongly recommend you follow these Top Tips:

1. Always count out the cash in front of the customer and then ask them to check it before they leave the counter.
2. Store your Service receipts for at least 42 days.
3. If you do not have CCTV in your store, consider installing a system and have at least one camera pointed at the counter facing the customers.*
4. If you have CCTV in your store, store the images for at least 42 days.
5. You reconcile your tills daily and keep records in case there are any disputes.
6. Consider having a day safe installed in your premises.
7. Keep all transactions confidential.
8. Do not collect or store any information about the customer other than required to provide the service.
9. If you have parcels in your store, make sure these are in a secure area.
10. If you need to access a secure area, make sure any pin access locks cannot be overlooked from the public area.

*If you have a payment card PIN pad, the PIN pad must not be overlooked by a CCTV camera.

No 6 – Cash Out Transactions



Cash Out voucher reminder

We would like to thank you for your continued support providing the Cash Out service which provides support and immediate access to cash for the most financially vulnerable members of our communities.

As a reminder, please follow these steps to process Cash Out vouchers:

1. People with a voucher to process will have a barcode or a ten-digit number sent to them by text message, email, or on a paper voucher. Your PayPoint device will confirm all valid vouchers so you know it is safe for you to process.
2. Ensure you have sufficient cash in your till and the voucher (or 10-digit code) before you start the transaction.
3. Scan the barcode on the voucher and follow the on-screen instructions:
4. **If you are unable to scan or there is no barcode:**
 - **Cash out vouchers must always be processed for cash payments. (Energy vouchers should have the value topped up onto the customer's energy device)**
5. If you require training or are unsure about the process, please use the link below to access our training videos on the retailer portal.
 - Select **EMONEY & DIGITAL CASH OUT**
 - **CASH OUT**
 - **I-MOVO PAYOUT**
 - Enter the voucher number and press enter on your keypad
 - A screen will appear that shows available payment options. If more than one payment is available you will need to ask the customer which payment(s) they would like to cash. You cannot process partial payments – the full amount of each payment must be cashed.
 - Select **CONFIRM** and keep the receipt that prints in your till.

As this is a cash voucher ensure you hand the customer their cash.

If you are unable to serve a customer in store, please call us straight away on 0330 400 0000*.

If the voucher requires you to check ID please make sure this takes place before scanning the voucher. This will be either an address ID or a photo ID. The voucher will say which type if required.

Please note: PayPoint will credit the voucher's value within THREE WORKING DAYS. You will also be paid your usual commission for each transaction.



No 7 – Vulnerable Customers

Helping Vulnerable Customers

Some customers may be vulnerable if they have a disability or need other help with a transaction.

Please help vulnerable customers by.

- Ensuring your premises are accessible.
 - Making sure the PIN pad is within reach, and the customer can easily see any relevant displays.
 - Helping carers to support the customer.
 - Asking the customer if they need a receipt.
 - Checking any payment made to the customer is correct while the customer is in your store.
 - Checking any payment made by the customer is correct while the customer is in your store.
 - Facing the customer when speaking to them.
 - Giving the customer a little more time to complete their transaction.
 - Explain if you need an ID or other information.
 - Giving the customer the opportunity to ask for help or decline it.
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Change Control

Version	Date	Notes	Author	Status
1.0	3 April 2024	Consolidated Bulletins	Anne Conaty Chirag Luhar	Final