

## Your questions answered

During this time of uncertainty, we understand that your business may be experiencing some new challenges. At Worldpay from FIS, we're helping support businesses impacted by Covid-19.

Our support centre is fully operational and waiting to help in this challenging time.

In these pages, you'll find a list of answers to some of the most commonly asked questions. If you can't find an answer to your question, don't hesitate to get in touch by telephone.

### What is Worldpay doing to support during this time?

We are waiving our minimum monthly service charge (MMSC)^ for the month of May. This means that for customers who are usually charged an MMSC and customers who are unable to trade as they usually would and so do not meet the minimum monthly transaction threshold during May 2020, we will waive the MMSC that would otherwise apply for that month.\*

Please note that no action is required as where applicable this waiver will automatically be reflected in your June invoice, which you will receive early July.

### I'm worried I may not be able to pay my invoices, what should I do?

We understand that this may be a difficult time for you, but we ask that you don't cancel your Direct Debit. Please contact us so that we can help you. Cancelling your Direct Debit without helping us to understand your circumstances may result in arrears on your account. We are here to support you so please get in touch on [0333 222 5982](tel:0333 222 5982).

### Is there a way I can still trade away from my business premises?

We have a range of payment options which may suit your business during this period of change. Card Not Present (CNP) transactions are those where the card and cardholder is not with you at the point of sale. These include virtual terminal or online payments. Taking payment over the phone, via a virtual terminal or online could help you adapt your business model for the current environment and beyond.

If you would like to talk to us about these alternative payment options, visit [www.fisglobal.com/en-GB/merchant-solutions-worldpay/small-business](http://www.fisglobal.com/en-GB/merchant-solutions-worldpay/small-business) or contact us on [03457 616263](tel:03457 616263). Our customer support team is available 24/7.

## What should I be aware of when taking customer payments over the phone or online?

Before deciding to accept CNP transactions you should consider all risks to your business. This is because they carry a higher risk of fraud and you will be financially liable if a transaction is confirmed as invalid or fraudulent. CNP transactions are considered high-risk because you have no opportunity to physically check the card or meet the cardholder. Although most CNP sales are genuine, this type of transaction is appealing to fraudsters. If a telephone transaction is disputed, it is very difficult to prove that the real cardholder ordered the goods. To reduce the risk of fraud and financial loss to your business, it's extremely important to follow the correct procedure.

Refer to your [Customer Operating Instructions](#) for more information about reducing fraud and additional security checks for telephone transactions in Card Not Present transactions.

## I'm getting chargebacks because of delays to shipping due to the coronavirus. Am I still liable to cover these?

If you have processed orders via a CNP transaction you may still receive chargebacks even if shipping issues have caused the delay. You will be able to dispute these chargebacks (except where the transaction was found to be fraudulent) provided you can evidence that goods / services were provided to the customer. If you are aware of any potential delays to the provision of your goods or services due to the Covid-19 situation, ensure your customers are aware of this too. A notice on your website or social media page would be beneficial as it will inform customers about potential delays before they place any orders. Alternatively, when taking telephone payments, advise the customer of any potential delivery delays before processing the payment.

## How can I keep myself, staff and customers safe when taking payments face to face?

The NHS recommends that everyone wash their hands more often than usual, for at least 20 seconds using soap and hot water and hand sanitiser if necessary. Staff should to remain behind the tills, and they should avoid taking cash wherever possible. They should instead encourage contactless card payments to reduce the use of touch-pad terminals. Be sure to encourage staff to regularly clean touchpad devices or, in fact, any area of the point of sale that may have been touched by customers. If possible, clean this between payments.

Further guidance on social distancing is available from [NHS England](#).

## How can I secure my terminal while my business is closed?

Whilst staff are away from the store or office, you may have concerns over potential break-ins. You should be sure to secure your devices whilst you are away from them.

## Other useful links

We recommend businesses and individuals access the most relevant, accurate and up to date information. Some of the main government and business association websites are listed below:

- Full official advice from the [NHS](#)
- The government has provided their [response and guidance](#) for businesses and staff.
- HMRC has launched a [tax helpline](#) to help businesses concerned about paying their tax due to Coronavirus.
- Companies House has produced [guidance](#) if Coronavirus has affected your company and you need more time to file your accounts.
- Association of British Insurers (ABI): [Coronavirus Q & A on insurance related queries](#)
- HSE: [Guidance for employers on homeworkers health and safety](#)
- Mental Health charity Mind has provided guidance on [Coronavirus and your wellbeing](#) with advice and support while self-isolating or working from home.

Any links to other sites, are provided for your information only. We accept no responsibility for the content of those sites.

\*^ Minimum Monthly Service Charge (MMSC) – If your monthly charges do not meet the minimum amount for your account, a MMSC is applied to your invoice. If your monthly transaction fees amount to more than your agreed MMSC, the MMSC for that month does not apply and you will be charged the actual monthly transaction fees instead.

You will still pay for the transactions you take in April and all other charges will apply as usual.