



Impressions

The newsletter of the UPG Group

Hello and welcome to the second edition of our newsletter, Impressions.

It really is three months since we broke the ice with our last round of news! Since then we have all defrosted, enjoyed far too much Christmas fare and are now digesting the budget and counting the days to the Royal Wedding.

We have had excellent feedback from our first Newsletter and wish to maintain that momentum...in this edition we will update you on some important business development initiatives including our brand refresh, and tantalise you with industry facts and special offers.

In response to growing concerns amongst merchants about payment card fraud, we have included a short article on fraud management solutions and also announce a new partnership with VeriSign to provide website authentication tools, helping you to give your customers complete confidence when trading with you online.

Enjoy and don't hesitate to get in touch with ideas for future articles.

Vicki Sharman Editor

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UPG - European Partner of VeriSign

UPG plc is pleased to announce their association with VeriSign, the leading provider of online website authentication solutions. When you trade online it is essential that your customers have complete confidence that your website is both genuine and 100% secure, particularly when they are entrusting you with their payment cards details.



On average, the VeriSign seal is viewed over 250 million times a day on more than 90,000 websites in 160 countries and in search results on enabled browsers as well as partner shopping sites and product review web pages. Customers and suppliers alike value a VeriSign Trust™ Seal, they know they can trust the link, trust the site, and trust the transaction.

If you want to discuss the VeriSign products, please contact our Customer Service Centre team.

Fresh for 2011



As we mentioned in our last newsletter, UPG plc and its group of companies are in the process of refreshing our brand. Our new corporate website is now live and available at www.upg.co.uk and you will shortly see a new look and feel to Secure Hosting at www.securehosting.com

Keeping Your Payments Flowing Securely



Fraud is a major threat to UK commerce. As online trading increases, so does the risk of payment card fraud to our merchants. UPG already provides a standard range of card industry fraud prevention solutions such as Address Verification Service (AVS), Card Verification Code (CVC) and 3-D Secure and we are working on a number of enhancements to provide our merchants with increased confidence when accepting payments. If payment fraud is a concern to you, get in touch for a free review of your existing fraud management settings and we will be happy to discuss further solutions to help you reduce risk.

As a merchant accepting payment cards, you are required to be compliant with the PCI Data Security Standard, these are technical and operational requirements set by the PCI Security Standards Council (PCI SSC) to protect cardholder data. The Council is responsible for managing the security standards, whilst compliance with the PCI Security Standards is enforced by the payment card brands. These standards apply to all organisations that store, process or transmit cardholder data; UPG plc are Payment Card Industry (PCI DSS) Level 1 accredited.

PCI DSS outline common sense steps that mirror security best practices and there are three steps for adhering to the PCI DSS – which is a continuous, ongoing process.

Assess - identify cardholder data, take an inventory of your IT assets and business processes for payment card processing, and analyse them for vulnerabilities that could expose cardholder data.

Remediate - fix vulnerabilities and do not store cardholder data unless you need it.

Report - compile and submit required remediation validation records (if applicable), and submit compliance reports to the acquiring bank and card brands you do business with.

For more information about PCI DSS access the website at <https://www.pcisecuritystandards.org/>

Move a Merchant



... or as is traditionally known “Refer a Friend”.

If you know of someone looking to start a new business which involves accepting payment cards, or who wants to transfer their existing payment card processing to a new payment service provider, then think of us.

Not only will we assign a dedicated Account Manager to advise and support them through the banking merchant application and technical integration, but we also add a number of free transaction credits, depending on the size of their business, to help them get started.

It doesn't end there, in recognition of all your hard work, we will reward you by adding the equal amount of transaction credits to your account. Please contact our Customer Service Centre team to find out more information quoting “Move a Merchant”.

Spotlight On - Virtual Terminals

In any business, it is not a case of “one size fits all”... everyone has different needs and requirements and what is right for one organisation is not necessarily right for another.

One of our many solutions to help merchants keep payments flowing is our Virtual Terminal. This enables them to process ‘cardholder not present’ transactions for telephone and mail order payments. They work alongside existing website processing solutions, giving a complete payment acceptance capability and can accommodate an unlimited number of users operating from any location.



The Virtual Terminal also offers extra fraud checks not commonly available with many ‘PDQ’ terminals, maintains a comprehensive database of payments made and comes with additional features for reporting and reconciliation.

All of our Payment Packages come with a Virtual Terminal, however, we have also developed some more customised solutions for some of our larger merchants.

Working closely with our client, QHotels, a collection of carefully nurtured, unique four-star hotels throughout the UK, we built a corporately branded Virtual Terminal. With over 2900 bedrooms across the collection and an abundance of first-rate meeting rooms for up to 700 delegates, QHotels required a solution that enabled their customer service team to take card payments over the telephone in a safe, secure and efficient way, whilst also improving back office reporting and reconciliation processes. Harriet Flanagan, Group Finance Manager worked very closely with our Operations Team to build and implement the Virtual Terminal and has found the increased functionality and usability has had a positive impact on QHotels internal processes and customer service delivery.

Optimising Your Bottom Line

Every day, the increasing costs of goods and services are brought to our attention and ensuring you optimise your profitability is a point close to the heart of our Sales Director, Simon Ridge. Simon has been hard at work negotiating with Banks to ensure we are able to offer our Merchants preferential rates. So whether you are a new merchant, or a merchant who has been with us a number of years, you could quite easily benefit from reduced banking fees.

To find out more about merchant preferential rates, please contact the Customer Service Team.

Powering Our Payment Infrastructure



Customers will be aware from various communications we have issued over the last few months that we have been undertaking a significant piece of work to upgrade the network and communications infrastructure at and between our Data Centres. This has been a major undertaking, involving a significant level of financial investment and the result will be a more stable, resilient and secure payments platform, capable of processing transactions at much higher speeds - great news for our Merchants.

This work is nearing completion. Over the next four to six weeks we will complete residual upgrade work to our UPG and Axiar platforms and implement further improvements to our service management processes. In the meantime, we want to thank all merchants directly impacted by the upgrade work for their support, patience and flexibility and for helping us to keep any interruptions to normal transaction processing to an absolute minimum. We have delivered a consistently high level of service availability during the upgrade period which is a testament to the considerable planning and testing involved.

Easter and May Day Bank Holiday Opening Hours

Bank Holidays are often a critical time for merchants so the work we have been doing to complete the upgrade to our network infrastructure will significantly improve resilience and stability during the forthcoming holiday periods. For your peace of mind, we always have staff monitoring our systems at all times, including Bank Holidays. Our normal opening hours will however be reduced as your customer service team take a break with friends and family:

Monday 18th April - Thursday 21st April :	Normal Working Hours*
Friday 22nd April and Monday 25th April:	Closed – Bank Holidays
Tuesday 26th April - Thursday 28th April:	Normal Working Hours*
Friday 29th April and Monday 2nd May:	Closed – Bank Holiday
Tuesday 3rd May onwards:	Normal Working hours*

* Normal working hours Monday to Friday 09.00 a.m. to 17.30 p.m.

Getting In Touch

If you have any feedback regarding the Impressions newsletter, including ideas for future articles, please get in touch with **Vicki Sharman** by email at vicki.sharman@upg.co.uk.

You can find further information about UPG via our corporate web site www.upg.co.uk.

If you have a specific enquiry about our products or your account then please contact your UK Customer Service Centre (details are available via the above web site).