



Impressions

The newsletter of the UPG Group

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

We have so much to tell you... advancements in technology, our new partnerships, new team members and some important changes to VAT rates, the list is endless, so where shall we start? As this is our inaugural newsletter, it seems appropriate to start at the beginning.

UPG Plc is the new corporate name of Universal Payment Gateway and has been processing card payments for customers for over ten years, providing a pivotal link between thousands of UK merchants and their Payment Service Providers and every mainstream acquiring bank in the country. Over the last 12 months, UPG plc has acquired a number of specialist payment companies including Secure Hosting and Axiar Payment Solutions, increasing our product portfolio and customer base, all under the UPG plc umbrella. For the first time you are seeing our new brand style in all its glory and this will be followed by the re-launch of our web sites early in 2011.

We have grown to offer a range of payment solutions for merchants in Retail, E-Commerce and Call Centre transaction environments, processing literally millions of payments every year all to the very highest standards of security and resilience.

We hope you enjoy our newsletter, but please let us have your feedback so we can make it even better and more relevant. Details of how to get in touch with your comments appear later.

Finally, on behalf of everyone at UPG we would like to wish all of our customers a very Merry Christmas and a prosperous and happy New Year.

Vicki Sharman Editor

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Out Of The Blue - Our New Identity

UPG plc and its group of companies are starting to look a little bit different... not only are we enhancing our products and payment solutions, we have taken a long, hard look in the mirror and have condensed our corporate name in conjunction with a refresh of our visual presentation to you and the world.



Starting with this newsletter, we are formally unveiling our new brand style and will be following this up early in 2011 with a re-launch of our corporate and trading web sites. In the meantime, see if you can note the subtle changes to our proposed brand styles for UPG Plc and our principle trading brands Axiar Payment Solutions and Secure Hosting.



Meet The Team

Spearheaded by our Managing Director, Miles Carroll, over the last twelve months we have significantly strengthened our team so that we really can help merchants power their payments.

With over 150 years of cumulative experience in the payment industry, banking institutions, the fraud management sector, information security and customer services, we have an enviable depth of knowledge. We are very proud of our people and what they can offer to our customers.

We will, over time, introduce you to the faces behind the scenes here at UPG, however, for now, we'll start with the heart of our operations, our Customer Service Team, headed by Dasha Jilkova, Sales and Customer Service Manager.

The Customer Service Team are your first point of contact for both sales and technical support and comprise of people like Alex Bailey and Ravinder (Rav) Baines, Technical Account Managers and Darren Potter, Support Engineer.



Dasha



Alex



Rav



Darren

VAT Increase 4th January 2011



In his 2010 Emergency Budget the Chancellor announced an increase in the standard rate of VAT from 17.5 per cent to 20 per cent effective from 4 January 2011.

This change affects any VAT registered business that sells or purchases goods or services that are subject to the standard rate of VAT.

You should charge VAT at the rate of 20 per cent on any sales of standard rated goods or services that you make on or after 4 January 2011. It is important to recognise that the rate of VAT merchants charge their customers is configured within their systems, i.e. UPG nor any of its trading brands do this on behalf of merchants unless in exceptional circumstances we have been specifically contracted to do so. With a whole month still to go, you have plenty of time to act but do it now!! For more information about the rise in VAT, please visit:

<http://www.hmrc.gov.uk/vat/forms-rates/rates/rate-rise-guidance.pdf>

Innovation In Payment Solutions - Powering Payments

Did you know...

- 33.9 million adults purchased goods and services over the internet, equating to 67% of the adult population.
- 608 million card payments were made online with a total spend of £47.2 billion. Of these payments, 48% were made using debit cards and 52% using credit or charge cards.
- The average value of online debit card and credit or charge card transactions were £72 and £83 respectively

Armed with this card industry intelligence* and over 15 years of experience in personal identity management, fraud prevention and payments, Simon Ridge, our recently appointed Sales Director, has been very busy evaluating our merchant account products, reviewing functionality, pricing, key features and benefits.

What does this mean to you, our merchants? Simon explains "In the first quarter of 2011, we will be launching an improved range of merchant account packages for SME customers, including some fantastic new 'bolt on' services, all supporting our ethos of powering payments". A recent example of one product innovation has been the successful integration of PayPal to our range of payment partners, enabling merchants to significantly extend the range of payment options available to their customers. Overleaf you can read a little bit more about this, including how one lucky Secure Hosting customer walked away with a fantastic new Apple iPad as the winner of our PayPal launch promotion.



Secure Hosting celebrated the launch of a brand new partnership with PayPal, the world's largest e-wallet provider, by running an incentive to all its customers to sign up to be a PayPal merchant. By adding PayPal as a new payment option, Secure Hosting merchants were offered free processing for 3 months and entered into a competition to win a newly launched Apple iPad.

Lyndon Tilbury at Steptoos Ltd, a shoe retailer based in the South West, was astounded when UPG telephoned him to congratulate him on his win. *"Steptoos have been a Secure Hosting merchant for six years and we were really excited when we heard that they had teamed up with PayPal. Predominantly we trade online and giving our customers additional payment choices has had a positive impact on our business."*

PayPal is currently integrated to our Secure Hosting platform only but we are pursuing opportunities to extend it to other customers. You can find out more about Steptoos and their business at www.steptoos.co.uk.

Christmas Opening Hours

At UPG we recognise that the festive period is often a critical time for merchants so we have been working hard recently to upgrade our network infrastructure to improve resilience and stability. For your peace of mind, we will have staff monitoring our systems at all times during the Christmas and New Year period, however, our opening hours will be reduced to ensure our people get to take a well earned break with their friends and families too. Our opening hours are:

Monday 20th December – Thursday 23 rd December:	Normal Working Hours*
Friday 24 th December:	09.00 a.m. until 12:00
Monday 27 th & Tuesday 28 th December:	Closed – Bank Holidays
Wednesday 29 th & Thursday 30 th December:	Normal Working Hours*
Friday 31 st December:	09.00 a.m. until 12:00
Monday 3 rd January:	Closed – Bank Holiday
Tuesday 4 th January:	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 merchant account then please contact your UK Customer Service Centre (details are available via the above web site).