



# be part of something bigger

Leading the way in payment acceptance

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# Agenda

- Introduction
- Our heritage
- Growth & Opportunities in European Payment Market
- New Payment Types
- Barclaycard SmartPay
- Combating Online Fraud
- PCI DSS
- Innovation

# why Barclaycard?

We are a market leader and innovator in the UK payment services arena, having processed card transactions for over 40 years.

- We are one of the largest acquirers<sup>1</sup> in the UK, processing 1 in 3<sup>1</sup> card transactions.
- In 2011, we processed 4.18bn transactions.
- We have been a long term supporter of the Travel Industry, with over 53%<sup>2</sup> market share and over 3,500 customers which is 4% of our merchant base
- From June 2010 to May 2011, we processed £10.8bn worth of Travel transactions, with the UK total being £20.4bn
- The 2011 Christmas trading peak<sup>3</sup> saw us process 554 transactions per second.

## One Step Ahead

We were the first to market with Chip and PIN technology and today we're driving the latest payment innovations such as contactless and mobile phone payments.

<sup>1</sup> UK Card Association, December 2010.

<sup>2</sup> UK Card Association, June 2011.

<sup>3</sup> 12.39pm on 23rd December 2011.

# at your service

Our market-leading products and services go hand-in-hand with the dedicated support we give you.

- We are committed to being the market leading acquirer to the Travel Sector for the long-term
- We carry more Risk and Exposure for this sector than any other and with **53%** market share our analytics and insight is deeper than any other provider
- We have a broad team of experts across our business, with **approx 50 people** dedicated to supporting our Travel portfolio across Commercial, Product, Sales, Risk, Finance, Fraud and COO
- The sole aim of our Relationship Management team is to help our customers navigate through a complex and difficult industry

## More for you – purpose for today

- Bringing everyone together to share our expertise and insights
- Educate and add value on key topics such as how we measure risk
- Introduce key partners to help you reduce your fraud exposure
- Provide networking opportunities to meet the broad range of experts that support you
- Share how we have organized ourselves to ensure we are still here supporting this industry in the future



# further and wider

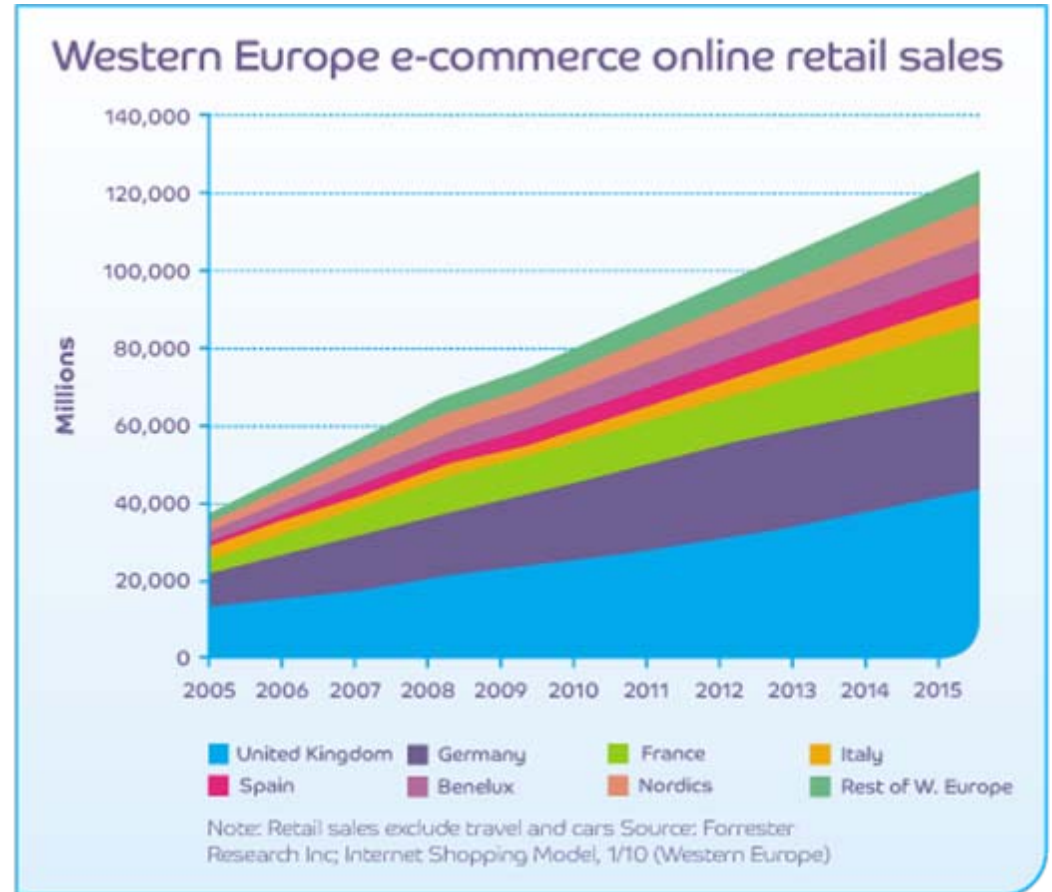
Expand your e-commerce reach

payment acceptance



# growing opportunities

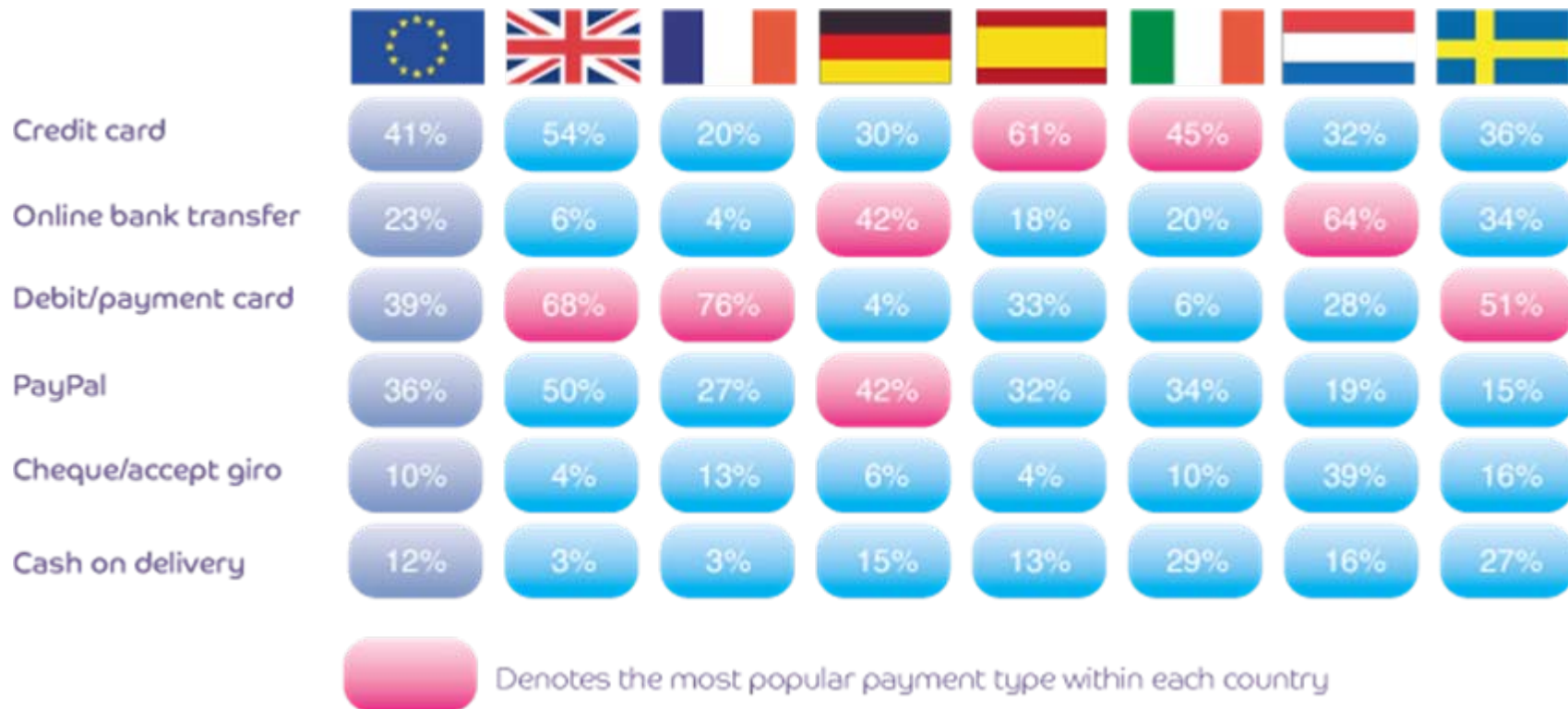
As e-commerce continues to grow rapidly across Europe, the opportunities are growing too. But so is the competition to build and maintain market-leader status.



Benelux: Belgium, Netherlands and Luxembourg. Nordics: Finland, Norway, Sweden and Denmark. Rest of Western Europe: Austria, Switzerland, Greece, Portugal and Ireland.

# European online payment landscape

European consumers use a wide variety of methods to pay for online purchases. To reap the most rewards in this diverse market you need to offer them the choice they want.

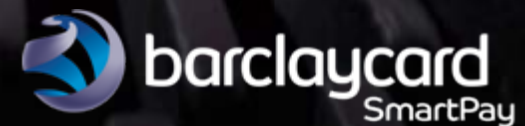


Source: Forrester Research Inc; European Technographics Retail, Customer Experience and Travel Online Survey, Q3 2009  
 Base: European online buyers aged 16+ who are aware of payment methods (multiple responses accepted); N = 14,050

# making the complex simple

Barclaycard SmartPay  
next generation online payments

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# delivering key benefits

Barclaycard SmartPay makes the complex simple by delivering next generation secure and flexible processing across multiple and domestic markets.

1

## Simplicity

Easy-to-integrate cross-border payment acceptance processing across multiple payment methods and currencies.

2

## Control

Customised payment pages, fraud checking and transaction monitoring, to help you maximise volumes.

3

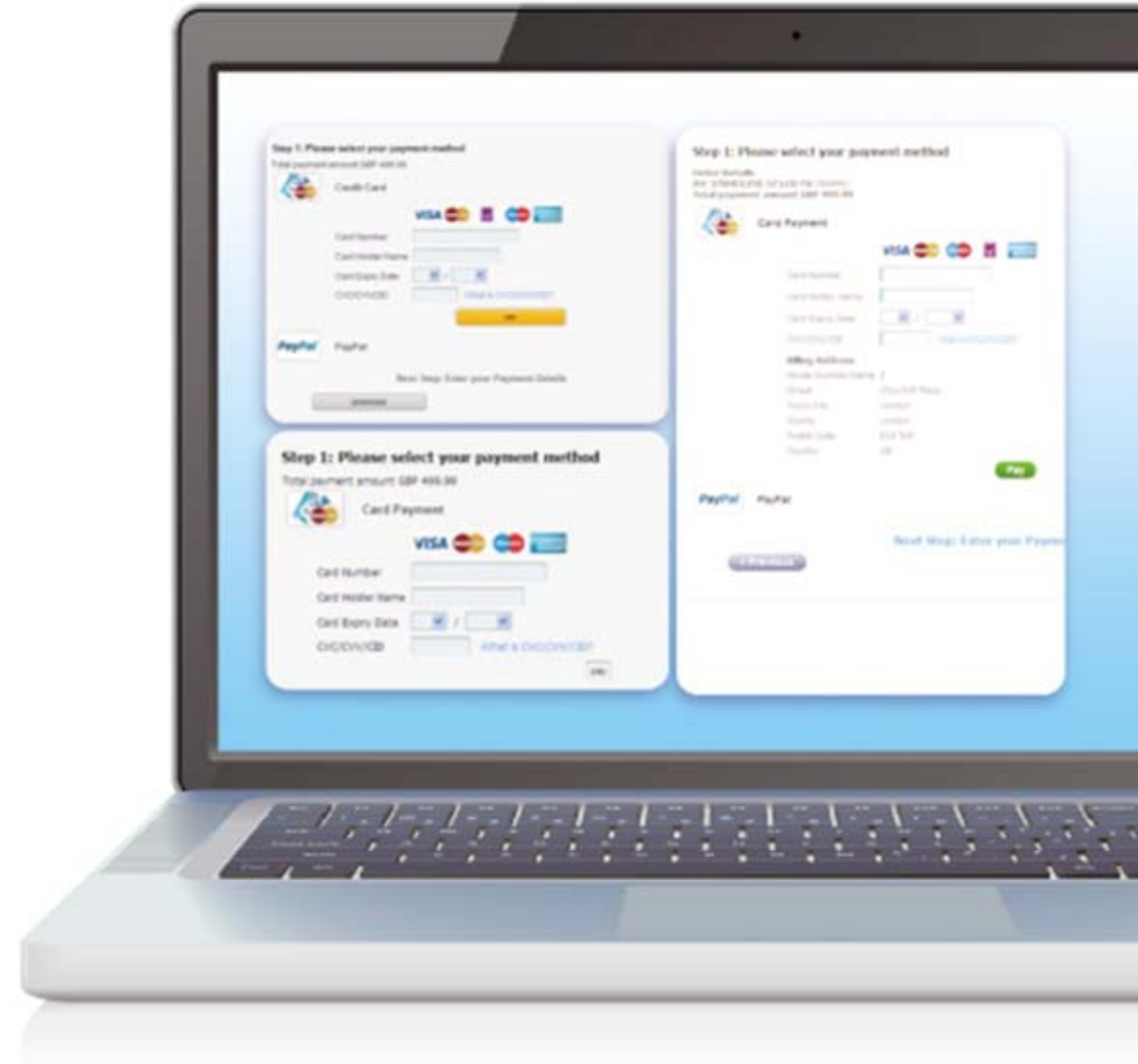
## Value

Customisable, multi-lingual payment page options and next-generation real-time reporting tools.

# simplicity in action

Barclaycard SmartPay payment page uses the latest web technologies, with simple tools to meet both your and your customers needs.

- Single page payment selection and completion.
- Easy-to-enter list of your available payment methods.
- Automatic card recognition.
- Pre-processing validation of user fields.



# control

Barclaycard SmartPay gives you complete control over your payment page, with custom-designed multi-lingual pages, allowing you to accept local payment methods, all securely hosted.

- Fraud control systems with a fully automated chargeback management system allow you to unlock a wealth of payments using customised checks.
- Protection through a range of advanced fraud and risk tools and services.
- Advanced data security with PCI DSS compliance, which also supports 3-D Secure protocols.
- high quality, rich reporting as transactions are made and processed



A high-angle photograph of a man in a dark blue suit and light blue shirt walking through a turnstile. He is carrying a black briefcase in his right hand. The turnstile is silver and black. The floor is made of large, light-colored tiles. The man is looking down as he walks.

# maintaining strong defences

Helping you to fight online fraud

# fight fraud from the front line

We have a dedicated team of fraud experts to help you manage fraud from an investigation, compliance and relationship perspective.

We provide:

- ✓ Fraudex – using multiple tools
- ✓ advice and guidance on industry-wide initiatives and best practices to mitigate financial loss, and brand and reputational risk
- ✓ profit protection for your business
- ✓ support through the management of Card Scheme Excessive Fraud and Chargeback compliance programmes
- ✓ operational expertise to manage Card Scheme and UK Cards Association fraud strategies which impact on you.

# introducing Fraud Reporter

For online and face-to-face payments we can provide you with daily reports, confirming fraudulent transactions, as reported by Visa and MasterCard in the last 24 hours. We can also provide you with sector and UK fraud intelligence.



Fraud attack identification  
Stop goods and services being dispatched to fraudsters in as near real time as possible.



Ability to block accounts  
To prevent further fraud and loss.



Increased visibility into fraud attacks  
Where 3-D Secure authentication protocols are used.



Advance notice of potential chargebacks  
Giving more time to investigate and prepare a defence.



Fraud trend data analysis  
Identification of fraud risks and threats, plus analysis of areas most targeted.

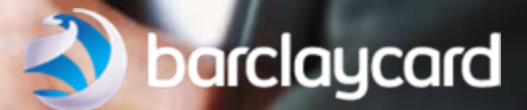


Daily reports  
To help monitor the effectiveness of fraud prevention process.

# safe and sound

Payment Card Industry  
Data Security Standard

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# ways we enhance your security



We're always looking for new ways to make cardholder and payment data even more secure.

We are a member of the Payment Card Industry Security Standards Council. This gives us the opportunity to shape the standard and represent the needs and views of the merchant community.

## One step ahead

We provide you with:

- an online PCI DSS resource to help you gain clarity, guidance and support
- a dedicated payment security team to help you minimise your chance of being exposed to fraud, along with its associated costs and loss of revenue.

# Innovation

making payments easier

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# Quick Tap from Orange & Barclaycard



- Samsung Tocco Lite & Wave 578 with Near Field Communication
- Prepaid - up to £100 load by Barclaycard/Orange Credit card/Barclays Debit card
- Accepted by all Contactless payment POS

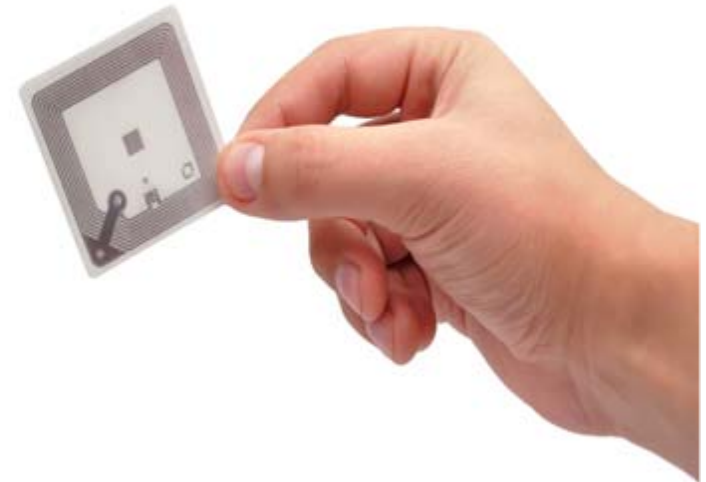
# Features – simplicity & convenience



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# Rfid Tags



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# mobile digital wallet



**Microsoft**



vodafone



barclaycard



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# summary



- Innovation is unlocking major change
- Barclaycard are in the lead position
- Retailers are looking to adopt
  - Speed & convenience
  - Customer engagement
  - Customer insight
  - Differentiation
  - QR Code Technology



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