



Response to Request for Information

Reference FOI 021517
Date 8 February 2015

Changes to Debit Card Transaction Processing

Request:

1. At the time of receiving this request, has your payment processing provider written to you to explain Visa's forthcoming changes to debit card transaction processing interchange i.e. the switch from simply a "pence per transaction" charge to a charge determined as a combination of pence per transaction and a percentage of the value of that transaction?

Yes

2. If you have received a notification letter, please could you attach a copy to your response.

With reference to your above question, the information is exempt from disclosure under Section 31 (a) of the Freedom of Information Act as it is not considered in the public interest under FOI to disclose details of our notification letter which contains information on charges relating to us and which is not in the public domain, therefore this is classes as commercially sensitive information.

3. At the time of receiving this request, have you quantified the additional cost that will arise from the changes to debit card processing costs?

No

4. If you have quantified the additional costs, what will these be?

N/A

5. At the time of receiving this request, have you been notified by your card payment processor about the upcoming reductions to charges for processing face-to-face MasterCard consumer card transactions?

No

6. Has your card payment processor confirmed that they will pass on to you the cost savings for MasterCard face-to-face consumer card transactions?

No

7. When you receive invoices for card payment processing, which of the following do you verify:
 - a. The total receipts? - **Yes**
 - b. The rate applied to each transaction / card type – as against the contract? - **No**
 - c. The mathematics e.g. Visa consumer transaction value £50,000 charged at 1.2% = £600.00? - **No**
 - d. None of the above? – **N/A**

8. Who is your current card payment processing provider?
Global Payment Services

9. When does your current contract with your card processing provider become due for renewal?
30 days' notice – a new contract is shortly to be awarded following a tendered process

10. Please can you attach a recent statement from your card processing provider.
Please see our response to question 2.

11. Have you ever suffered from a data security breach?
No

12. At the time of receiving this request, can you confirm that all your systems are fully compliant with PCI DSS (Payment Card Industry Data Security Standard) and that this confirmation is based on the fact that the council has conducted formal assessment as per the PCI DSS protocol?
No. Assessment has been undertaken and final actions points are being completed.