

Operating guide

dojo.[®]

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Welcome to Dojo

Thanks for choosing Dojo. This guide forms part of your agreement with us and will help you make the most of accepting card payments.

It includes information to help you process payments smoothly and ensure that funds are paid to your bank account quickly, as well as guidance on protecting yourself against fraud.

General guidelines

All businesses that accept card payments need to follow the Card Scheme rules, instructions given by Dojo as your payments service provider, the Payment Card Industry Data Security Standard (PCI-DSS) and applicable local laws and regulations. These standards are in place to protect both you and your customers.

We've highlighted the key guidelines below:

You must:

- Clearly display logos showing the card types you accept, so that it's obvious to your customers.
- Only accept the card types specified in your agreement with us.
- Offer a sales receipt to the cardholder following a card transaction.
- Retain copies of all sales and refund receipts for 18 months.
- Ensure surcharges added to card payments are shown to the cardholder before the transaction is processed and are part of the transaction amount (i.e they can't be charged separately).
- Include any taxes in the amount charged on card transactions.
- Make sure that your card machines are connected to a network and kept on overnight so that they download important updates in line with Card Schemes.
- Let us know in advance of any changes to your business.
- Contact us with at least two weeks' notice if you plan on using any service provider that will have access to cardholder data or card transaction data.

You must not:

- Accept card payments where the authorisation has been refused.
- Accept payment from someone other than the cardholder.
- Accept or process recurring transactions or card transactions that rely on a continuous payment authority unless we agree that you can do this.
- Process transactions for goods and services that do not directly relate to your business.
- Process transactions on your own personal credit or debit card through your card machine.
- Leave your card machine unattended (e.g. where fraudsters could have easy access).
- Indicate that any Card Scheme endorses your goods and services.
- Share security details for your Dojo account with anyone other than authorised employees and/or directors.
- Retain or store magnetic stripe or CSC data after authorisation has been requested for a card transaction.

Before you get started

Your agreement with us states which card types your business is allowed to accept. You and your staff must understand how to recognise different card types to reduce potential fraud.

In most cases, you won't see the card properly as the most frequent card transactions are Chip and PIN verified, or contactless. If the transaction requires signature verification, you'll need to ensure the signature given by the cardholder matches the signature on the card. For newer cards, you'll see the card type printed on the front - either Debit, Credit, Corporate or Prepaid.

How to ensure the card is genuine

Chip – This works together with the cardholder's PIN or signature to create a more secure payment. If there's a chip on the card, look for any visible damage.

Card number – This is typically a 15 to 19 digit number on the front or back of the card. Look out for visible damage. For embossed cards, check the numbers to make sure these aren't distorted as this could indicate the addition of fake numbers.

Expiry date/valid from date – Only some cards have a valid from date, but all should have an expiry date. Make sure that the card is not provided after the expiry date and/or before the valid from date.

Signature panel – This should be signed by the cardholder, clearly written and smooth to the touch. If a transaction requires signature verification, check that the signature on the back of the card matches the one provided by the customer, and look out for visible signs of damage.

Card Security Code (CSC) – This is a three or four-digit code, and is also referred to as a CCV or CVV. For Mastercard, Visa, Maestro, and Discover Global Network cards, the CSC is the last three digits printed on the reverse of the card. For American Express cards the CSC appears on the front of the card. The CSC can appear on the signature strip itself or in the white box to the right hand of the signature strip.

Magnetic stripe – The card should have a magnetic strip on the back. Make sure it isn't scratched or damaged.

Hologram – The 3D appears on either the front or back of the card and the image should move when the card is tilted.

Ultraviolet (UV) features – Images under the UV light will show: on Visa, a flying dove; on Mastercard, the letters "M" and "C"; and on Diners Club International/Diners, a circle with a vertical line in the middle. As with the hologram, some Visa Electron and Mastercard cards issued after October 2015 do not carry the UV image.

Photographs - Some cards have a photograph of the cardholder on the card, which you can check against the person presenting the card.

Card scheme logo – These should be clear and match the below:



Corporate cards

Corporate cards look like most other cards, although they may have a description of the card's function on the front of the card, for example, business card, corporate card, purchasing card.

Safeguarding against fraud

Accepting card payments does carry a level of risk, although there are steps you can take to help identify and reduce potential fraud. Please make sure that you and your staff are familiar with the below guidelines which will help reduce financial losses and the risk of chargebacks.

An authorisation is not a guarantee of payment, it only confirms there are enough funds to pay for the goods and the card hasn't been blocked at the time of transaction.

Card Present (CP) transactions

- Chip and PIN are the most secure types of transactions. As the cardholder inserts the card into the machine, you don't need to make visual checks of the card machine
- That's why we always recommend processing transactions in this way. More than 90% of transactions that are fraudulent or result in a chargeback are not processed via Chip and PIN
- Sometimes the cardholder's signature is required as verification. Make sure that the person presenting the card is the genuine cardholder, and follow the prompts on your card machine

Checking the card

- Always use the most secure method possible when processing a transaction (usually chip and PIN). If you don't use the most secure method of payment, the issuing bank can charge back the transaction amount
- Check that the name on the card matches the signature, and remember to check the signature panel for signs of damage
- If possible, check the spelling on the card and the sales voucher
- Compare the last four digits of the card number to that printed on the sales receipt. This will allow you to identify a cloned card
- Check for the special mark on the card using a UV lamp. If you place the card under the lamp, you should see a hologram

Checking the cardholder

The title on the card should match the customer, and look out for the following as possible signs of fraud:

- The customer seems hurried or nervous
- They insist on taking the goods immediately (for example, they're not interested in free delivery)
- The customer takes an unusual amount of time to sign, referring to the signature on the back of the card
- The customer makes lots of additional orders in a short period of time
- If a transaction is declined, the customer then requests a lower value authorisation attempt

Checking the transaction

- The customer makes an order substantially larger than you would normally expect

- The cardholder does multiple contactless transactions so that they do not need to enter a PIN

What to do with lost or unwanted cards

- Store the card somewhere safely on your premises until the end of the business day
- If the cardholder returns to claim the card, ask for their signature and check against the signature on the card. Only release the card if you're sure they are the cardholder
- Destroy any unclaimed cards

Card Not Present (CNP) transactions

Card Not Present (CNP) transactions are higher risk as you can't check the card or customer. Any fraudulent CNP transactions are your liability and are likely to be charged back to you.

You will need to indicate during sign up that you want to take this transaction type, or you will be limited to a small number of CNP transactions per day.

Detecting and preventing fraudulent CNP transactions

- If a customer has made a purchase via a CNP transaction, the goods should not be collected by the cardholder. If the cardholder would like to collect in person, they should present the card to pay at the time of collection
- Make sure any refunds for CNP transactions are processed back to the original card. This is a very common fraud strategy
- Fraudsters may spend time building up credibility and then place a large order or make a request for goods or services outside of your usual trade, such as money transfers
- Never dispatch the goods to anybody other than the cardholder, and be wary if the delivery/customer is overseas
- Look out for:
 - First-time customers placing multiple orders
 - Multiple purchases of the same goods, purchased on the same card
 - A high-value order that is easy to re-sell
 - Customers who hesitate or make errors providing their personal information
 - Customers who are more interested in quick delivery than the price of the goods

Delivery warning signs

- Never dispatch goods to anyone other than the cardholder, and be wary if either address is overseas
- Goods should only be delivered to the cardholder's permanent address. If you agree to send goods to a different address, take extra care and always keep a written record of the delivery address with your copy of the card transaction details
- Only send goods by registered post or a courier company, and insist on a signed and dated delivery note

Instructions for your courier

- Never deliver to an address that is clearly unoccupied
- Ensure goods are delivered to the specified address, not given to someone who happens to be outside. The courier should return the goods if unable to complete delivery to the agreed person/address
- Obtain a signature as proof of delivery, preferably from the cardholder
- If you have your own delivery service, consider training your driver to check the card

Keeping your Point-of-Sale (POS) device safe

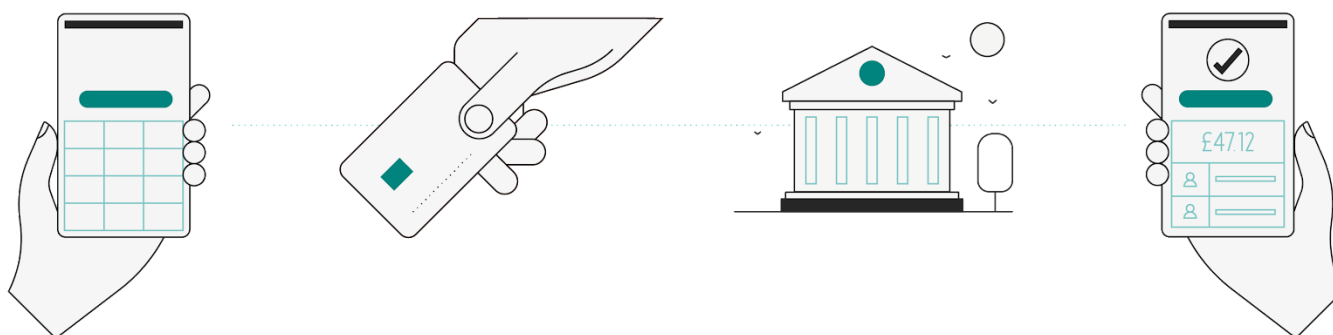
Although chip and PIN helps to reduce fraud, criminals can target your POS device. Stolen devices can be used to produce fake magnetic swipe cards to use abroad in countries where chip and PIN isn't used. A criminal may even pose as an engineer to gain access to your POS device and fit it with a data capture device.

- You shouldn't leave your card machine unattended (where fraudsters could have easy access)
- Only allow legitimate engineers or Dojo employees to remove your card machine from the premises
- Fixed POS devices should be placed in a position where the cardholder can't be observed while entering their PIN
- Staff should be trained regularly on POS security and should report any incidents that they feel could be a threat
- Carry out simple checks each day to ensure your device hasn't been damaged or modified without your knowledge

If you suspect that your POS device has been tampered with, stop using it immediately and call us on 0800 044 3550.

Accepting card payments

How card payments work



1. The cardholder places their card in the card machine and enters their PIN, or taps using contactless.
2. A message is sent to the Card Scheme (e.g. Visa, Mastercard, American Express or Discover Global Network), to authorise payment with the cardholder's issuing bank (e.g. Natwest).
3. The issuing bank checks the cardholder's credit limit/funds and performs security checks.
4. The transaction is approved (or declined), providing an authorisation code via the card machine. The purchase is complete, and a receipt is provided to the cardholder.

Setting up your card machine

When you receive your card machine, you'll be guided through the setup process on-screen. It will prompt you to connect to the internet, which enables you to process payments. If you choose to enable mobile connectivity on your card machine, you'll be able to set up the machine using mobile data. Only your designated card machine will be able to access the mobile network.

Transfers

Your funds are automatically sent to your bank account in line with our transfer schedule unless otherwise stated in your agreement with us. We'll transfer your processed transactions the next working day, and your funds will be available in your bank account from 10am. See below for details:

Transaction date	Funds available
Monday - Thursday Transactions processed up until midnight	The next working day, from 10am <i>E.g transactions processed on Monday up until midnight, will be available in your account on Tuesday after 10am.</i>
Friday - Sunday Transactions processed up until midnight	Monday, from 10am <i>E.g transactions processed on Saturday up until midnight, will be available in your account on Monday after 10am.</i>

Accepting Card Present (CP) transactions

CP transactions are where the card or contactless payment device (e.g. mobile phone) and the cardholder are physically present at the time of the transaction, and where you can evidence the presence of the card either by chip read, card swipe or tap on a card machine.

Chip and PIN transactions

- Ask the cardholder to insert the card into the chip reader and enter their PIN
- Once the transaction is complete, the cardholder will be prompted to remove the card
- Cardholders have three attempts to enter their PIN correctly before it's locked
- If this happens, the card machine will prompt you to ask the cardholder for an alternative method of payment

Contactless transactions

The limit for contactless card transactions is £45. This limit doesn't apply to contactless payment devices.

- Initiate the transaction as you would normally do on the card machine
- Ask the cardholder to hold their contactless payment device within two centimetres of the contactless reader
- Check that the transaction has gone through
- Occasionally the cardholder may be prompted to insert the card and enter their PIN as further verification
- You can't offer cashback on a contactless transaction

Chip and signature transactions

- Ask the cardholder to insert the card into the chip reader and follow the prompts on the card machine
- Ask the cardholder to sign the receipt and check that it matches the one on the card before completing the transaction

Accepting Card Not Present (CNP) transactions

CNP transactions are when the cardholder and card are not present at the point-of-sale. This could include transactions made over the phone, and eCommerce (a sale made over the internet). All of these transactions need to be authorised for security purposes.

Take extra care to make sure it's the genuine cardholder placing the order. In case of disputes, make sure you keep a record of any permission to debit the card, such as a recurring payment agreement.

To process a CNP transaction, you need the following:

- Card number
- Expiry date
- Card Security Code
- Cardholder's full name and address
- Transaction amount
- Delivery address if different from the cardholder's address

There's a higher risk of chargebacks for CNP transactions, as the cardholder and card are not present. If you choose to deliver goods to an address other than the cardholder's, you're taking extra risk. Please refer to the "Safeguarding against fraud" section for more details.

Card Security Code (CSC)

The CSC (also known as CVV - card verification value) is a three or four digit code that appears on a debit or credit card. It's used as a fraud prevention tool in CNP transactions.

- The CSC is not retained in your card machine
- Card numbers and the CSC are valuable data; you must never record or accept copies of these
- If a customer provides written card details, you must ensure the information is securely deleted
- CSC is not required for the following:
 - Reservations
 - Corporate and purchasing cards
 - No-show transactions
 - Cancellation refunds
 - Charges after checkout

Qualifying and non-qualifying transactions

Some transactions may incur a non-qualifying charge, as set out in your agreement with us. This depends on the type of card used and how you took the payment. Each transaction will be categorised as either qualifying or non-qualifying.

Non-qualifying transactions carry an additional charge as these are considered less secure.

Card Present

Qualifying transactions

- Chip and PIN, contactless and swiped transactions submitted for processing within two business days of the authorisation

Non-qualifying transactions

- Manually keyed transactions
- All transactions submitted for processing more than two business days after the authorisation

Refunds

If you provide refunds to your customers, you'll need to develop and maintain a fair and reasonable refund policy which is made available to all cardholders.

Refunds should be made on the same card used for the original sale, and the same currency as the original transaction. The refunded amount will be credited to the cardholder's card and debited from your account.

- You must check that the card presented for the refund is the same one used for the original sale. This is even more important for CNP transactions as this is a very common fraud strategy.
- A refund must only be issued in full or partial reimbursement of an earlier card transaction, not a higher amount than the original transaction
- You should never make a refund on the card where the original sale was made by cash or cheque
- You should never make a refund by cash or cheque where the original sale was on a card

There may be some circumstances where a cardholder is unable to provide the card used for the original sale, for example, if their previous card expired and they have since received a new one. In this instance, you can process the refund as normal and ask the cardholder to sign your copy of the receipt.

Please note, if this refund type is carried out regularly you may be flagged as high risk on our system which could delay your bank deposits.

Exceptional procedures

Can I pass charges to my customer?

Surcharging is sometimes permitted in accordance with local law. Please note, that it is against scheme rules to charge customers a fee for spending less than a certain threshold, or for paying on a particular card.

If a price is given to a cardholder that does not apply to all payment methods, then you should display a statement that explains this. It should state which methods of payment the indicated price does not apply to, including the difference in price as either an amount or percentage.

- For all payments made in-store, or by telephone, you must inform the customer of the charge amount before they authorise the card payment
- For payments in-store you must clearly display a statement regarding any surcharges at the point-of-sale
- For card not present (CNP) payments, you must display a statement explaining the charges on your website, catalogues, advertisements, and any other forms
- Any surcharge amount must be included in the transaction amount and not collected separately
- You must comply with any legal requirements limiting the amount you can charge and what you must tell your customers about the charge. It is your responsibility to check these requirements yourself. Please contact your local Trading Standards Office or equivalent body if you need further information

Split sales and transactions

There may be occasions when a cardholder asks to split payments between several cards, or between a card and cash or cheque.

If multiple cardholders want to split a transaction into small amounts to pay a proportion of the bill, this is allowed (e.g. in a restaurant) and you can split the total bill between each cardholder.

However, if one cardholder requests that a transaction is split between several cards or using cards and cash, this increases your risk of fraud.

You should only follow the steps below if you are not suspicious of the cardholder or transaction:

- Check that the cards used have the same cardholder name
- Follow the normal card acceptance procedures
- We recommend only splitting a transaction over more than one card if the cardholder is present and each transaction is verified by chip and PIN or signature

Take extra care in this scenario, as the whole amount can be charged back regardless of the split between card and cash. If a sale transaction is declined, you should not then split the sale over multiple smaller transactions as this could indicate fraudulent activity and result in a chargeback.

What to do if the card doesn't work

If there's an issue when trying to process a transaction, the card machine will prompt you to use the card's additional features to put through a payment. Please note, if the card has a chip and you use any other method to process payment, the issuing bank has a right to charge back the transaction if the cardholder makes a complaint.

You're only allowed to process manually entered card details according to our guidelines. We may restrict you from accepting these transaction types if there are unacceptable levels of cardholder disputes, or suspected fraudulent transactions.

Card type	Revert to chip and signature	Revert to magnetic stripe	Key manually	Notes
Maestro and Visa Electron and electronic-use-only cards unable to read magnetic stripe	N/A	N/A	No	Seek alternative payment method
Mastercard chip-enabled card. Unable to read chip.	No	No	No	Seek alternative payment method
All other card types; chip cards, PIN not enabled. Unable to read chip.	N/A	Yes	No	
All other card types; chip and PIN-enabled cards. PIN pad fault. Unable to accept PIN entry.	Yes	No	No	
All other card types; magnetic-stripe cards only. Unable to read magnetic stripe.	N/A	N/A	Yes	

What to do if the card machine doesn't work

You'll find troubleshooting tips on our Help Centre at support.dojo.tech. If you're still having trouble, please call us on 0800 044 3550 for technical support.

Payment security - PCI-DSS

To accept card payments, your business is required to follow guidelines set out by the Payment Card Industry Data Standard (PCI-DSS). This will help you understand how to handle customer data and protect yourself and your customers from fraud.

What is PCI compliance?

The Payment Card Industry Data Security Standard (PCI-DSS) is the gold standard for handling card data. When you accept a card payment, you and your customer are sharing sensitive financial data. By becoming PCI compliant, you're proving that you can handle this data securely. So in the event of a card security breach, you'll have shown you're doing everything you can to prevent fraudulent use of information and ultimately reduce your risk of being fined.

How to report your PCI compliance

Our card machines come with Point-to-Point encryption (P2PE) which is a security standard established by the PCI-DSS. This means that reporting your PCI compliance is as simple as answering two questions.

You'll need to read the P2PE Instruction Manual and Data Security Policy carefully. They set out the procedures you'll need to follow to manage and handle cardholder data securely.

Once you've read both documents, visit support.dojo.tech for a step-by-step guide on becoming compliant.

Chargebacks

If a customer is unhappy with the goods or services they've received, or they suspect that fraud has taken place, they can raise a chargeback with their issuing bank to get a refund for a specific transaction.

Keeping a record of card transactions

A chargeback can be requested up to 180 days from your last interaction with the cardholder, and 540 days since the original transaction. That's why it's important to retain sales and refund receipts, as these can be used as evidence. We recommend keeping card transaction receipts for 18 months, making sure they're stored securely:

- Receipts should be kept in a secure area, with a limited number of employees able to access the information
- Store only essential information about the customer, e.g. name, account number and expiry date
- You must not store any of the following:
 - Card Security Code (CSC)
 - Full contents of any data from the magnetic strip or chip

Why do chargebacks occur?

- A suspected fraudulent transaction
- The goods or services provided were not as described, were defective, or were not received
- The card was not valid at the time of the transaction (this could be before the valid date or after the expiry date)
- Authorisation was not obtained

In the event of a chargeback, we'll guide you through the process and explain what the next steps are:

- We'll contact you with details of the transaction, and to let you know what evidence is required if you want to dispute the chargeback
- You'll need to send any evidence to us within 14 days from the date we contact you
- Once the correct documents are received, we'll submit them to the cardholder's issuing bank for review
- In most cases the chargeback is resolved within 90 days, however, in some circumstances, it can take longer
- We'll send details of the final decision via email
- If the chargeback dispute is successful, we'll refund the transaction amount within 14 days

You'll see an administration fee for each chargeback on your next invoice after you've been notified, plus the transaction amount.

Special transaction types

Purchasing card transactions

A purchasing card (also referred to as a P-card) is a type of a corporate card and should be processed as a normal transaction. Please be aware that the cardholder's issuing bank may block certain transaction types if they aren't in line with business use (for example, gambling).

How to contact us

Call us on 0800 044 3550

Email us at support@dojo.tech

Please update us if your business changes

It's important that you keep us updated if there are changes to your business. If you don't, this may result in your business being flagged by our Risk Team and your transfers held.

Please notify us if any of the following changes:

- Contact details (including email address and telephone number)
- Address details (including trading address, correspondence address etc)
- Legal entity of the business and/or trading name
- Bank details
- New and/or additional sites
- A change in your business (including the type of business activities you carry out, the goods and services you provide, control of you or any company that owns you, trading terms, directors or partners, or any sale or disposal of a material part of your business)
- Significant changes in the volume of business you're doing
- Methods by which you take card payment
- Any insolvency event affecting your business, any arrangements with creditors or any financial difficulties
- Business closure or change of ownership

How to make a complaint

We aim to give the best customer service, although we do understand that things can go wrong. If you need to raise a formal complaint, please contact us using the details below:

By post

Dojo Complaints Team
Runway East
101 Victoria Street
Bristol
BS1 6PU

By email: support@dojo.tech

By phone: 0800 044 3550

Please do not include cardholder data or card transaction data when you make a complaint, unless we request it.

We'll contact you within 72 hours to acknowledge your complaint and give you the contact details of the person dealing with your case. Once the complaint has been fully investigated, we'll issue a final response along with your referral rights for the Financial Ombudsman Service.

The Financial Conduct Authority (FCA) gives us a set number of days to issue a final response:

- If your complaint relates to something that has a financial impact on your business, we aim to issue a final response within **15 business days** of receiving your complaint. Should something outside of our control cause a delay, we are required to provide you with an explanation as to why the complaint will not be resolved within 15 business days. In such circumstances, The Financial Conduct Authority (FCA) gives us a maximum of 35 business days to issue a final response
- For all other types of complaint, the FCA gives us **eight weeks** to issue a final response, but we'll aim to get your complaint resolved well before this deadline

How to contact the Financial Ombudsman Service (FOS)

If you're not happy with the final response to your complaint, you may wish to refer the case to the Financial Ombudsman Service (FOS). FOS is an independent organisation that settles disputes between consumers and businesses providing financial services.

You can call, email or write to FOS using the details below:

By post:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Free phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

How to close your account

If you want to close your Dojo account, you'll need to follow the steps below:

1) Provide one month's notice in writing by email or post:

By email: support@dojo.tech

By post:

Dojo
Runway East
101 Victoria Street
Bristol
BS1 6PU

2) Return your card machine to us

We'll arrange a courier to collect your card machine as part of the cancellation process. Once you've contacted us to give your notice, we'll advise of the next steps.

3) Pay the final balance on your account.

We'll send you an invoice at the end of your billing period and collect your final payment by Direct Debit.

4) Remove any Dojo branded collateral or logos from your business

We'll confirm via email that your account has been closed.

Glossary of terms

Acquiring bank	The acquiring bank, or acquirer, is responsible for receiving card transaction details from the merchant's card machine. These details are then passed via the card scheme through to the issuing bank (the cardholder's bank) for authorisation and to complete the processing of the transaction.
Cardholder	This is the person presenting their debit, credit, or corporate card.
Card Present (CP) transaction	A transaction is described as Card Present (CP) when the cardholder and card are present at the same time.
Card Not Present (CNP) transaction	Card Not Present (CNP) transactions occur when the cardholder and card are not present at the point-of-sale. These could include telephone orders and eCommerce transactions.
Card Scheme	Card Schemes are organisations that manage and control the operation and clearing of card payment transactions according to the card scheme rules. They pass transaction details from the acquiring bank to the issuing bank, and then back to the acquiring bank to pay the merchant.
Chargeback	If a customer is unhappy with the goods or services they have received, or they suspect that fraud has taken place, they can log a dispute directly with their issuing bank to obtain a refund for a specific transaction.
Transfer	This refers to the card transaction funds that are transferred from the acquiring bank to the merchant's nominated bank account at the end of each working day.
Issuing bank	The issuing bank is the organisation that provides payment cards (debit, credit and corporate) to its customers, also known as cardholders. They have responsibility for transactions made on the cards they have issued and will debit funds from the relevant cardholder's account.
Merchant	A merchant is a company or individual who sells a service or goods.
POS device	A POS or 'Point-of-sale' device describes the equipment or software used by a merchant to take payment from a cardholder.
Qualifying and non-qualifying transactions	Transactions are either categorised as qualifying or non-qualifying, depending on the type or card used and how you took the payment. Non-qualifying transactions will incur an additional charge (as set out in your agreement with us) as these are considered less secure.