



PayPoint BankLocal Retailer Guide



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What is PayPoint BankLocal?

This service means you can offer customers from selected banks and building societies a convenient cash deposit and withdrawal service. Offering this in your store will provide accessible banking services in your local community and a chance to increase footfall for both new and existing customers.

There are two types of banking transactions:

Cash deposits via the customer's banking app

This cash deposit service is available at all PayPoint stores across the UK. Customers will use their banking app to process a deposit request which generates a barcode. You will need to scan the barcode and follow the on screen steps to complete the transaction.

Counter Cash (cash withdrawal)

This cash withdrawal service is available at selected PayPoint stores only. Customers will bring their debit card to make a withdrawal. Credit cards are not accepted.

Offering our cash banking services has a number of benefits:

- An opportunity to increase or drive new footfall into your store.
- Another opportunity for you to earn commission through your PayPoint services.
- A great way to support your community.

This is a free to use service and customers must not be charged for these transactions or for any PayPoint transaction.

Customer Care and Support

As a PayPoint Retailer we know you consider service to your customers one of your top priorities.

General Service Standards

- Ensure all customers receive a **friendly** greeting and farewell message.
- Ensure that you and your staff are aware of the need for **security**.
- Ensure that customers' information is treated in a **confidential** manner, especially when you are dealing with **personal data** which must be kept safe and protected.
- Staff must give full attention to customers during transactions.
- You or your staff **should not be involved in bribery, money laundering or corruption** in any form. No one should encourage, participate in, or condone a bribe or any other unlawful payment or benefit. You must take appropriate action if you see inappropriate behaviour*.

*If you are concerned, please call our customer service team on **0330 400 0000**.

Call charges: 0330 & 0345: Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. Please consult your phone provider for confirmation on your call allowances and charges. Calls may be monitored or recorded for training and compliance purposes.

- You and your staff must be **trusted and honest** in all the work you are carrying out.
- Everyone needs to be respected. You and your staff have an obligation to treat everyone **fairly, equally and with respect**.
- **Bullying or harassment is not acceptable** towards anyone, including towards you or your staff*.
- You must ensure that you **follow any laws** that apply to you and your business such as **Data Protection, Modern Slavery, Anti-Money Laundering or Diversity and Equality**.
- No unauthorised person should be performing any of the PayPoint services or serving customers.
- Any staff carrying out the PayPoint services must do so by taking reasonable care and applying reasonable skill.
- You should ensure that you **treat vulnerable customers** with the appropriate level of care. See page 7 for further guidance.

Fraud and risk awareness

Most transactions do not involve crime or fraud. **You should not challenge or question the customer**, but we've listed below some warning signs that something isn't right when processing cash withdrawal or deposit transactions. We recommend being aware of the following when processing transactions in store:

- The customer appears to be making a deposit or making a withdrawal upon the instruction of someone (other than a carer) present with them in store.
- The customer has made numerous deposits over a 24-hour period.
- The customer appears to be using multiple phones or cards to make deposits or withdrawals.
- The customer appears anxious when making the cash deposit or withdrawal.

- The customer is given the cash deposit by a third party.
- The customer tries to get you to increase the amount that can be deposited over and above the amount shown on the PayPoint device screen or in their app by asking you to transfer funds to them. This is not possible through PayPoint, but a fraudster may not know this.
- The customer is handing cash withdrawn straight over to a third party.
- Your note checker has identified counterfeit money.
- There's a difference between the amount displayed in the app (or requested by the customer) and the amount handed over to you.



You should not challenge or question the customer.

There is often a simple explanation for any of the above. The majority of transactions will not involve fraud or the risk of crime. However, if you are concerned or suspicious that a transaction is being conducted by a customer on someone else's account or if the customer fails to complete the appropriate PIN entries, you can **contact us via the PayPoint Retail Service Hub on 0330 400 0000***.

For more information, please refer to our **fraud FAQs** on **my.paypoint.com** or see our operational emails issued on a bi-weekly basis.

If you have any other concerns in relation to the service, please contact us via contactus@paypoint.com.

*Call charges 0330 & 0345: Calls to 03 numbers will cost no more than calling a standard geographic number starting with 01 or 02 from your fixed line or mobile and may be included in your call package dependent on your service provider. Please consult your phone provider for confirmation on your call allowances and charges. Calls may be monitored or recorded for training and compliance purposes.



Remember: Members of the PayPoint team will never ask you to process any transactions over the phone or ask you to ignore the fraud warning screens.

There are many different types of transactions you can process through PayPoint. If a customer asks you for something you've not heard of or seen before, Trust the terminal and try it out - the PayPoint device will only process valid barcodes, vouchers and transactions.

Remember to always follow the screens and never process a PayPoint transaction over the phone or if a customer is not present in store.

Helping Vulnerable Customers

Some customers may be vulnerable if they have a disability or need other help with a transaction. Please help vulnerable customers by:

- Ensuring your premises are accessible.
- Making sure the PIN pad is within reach, and the customer can easily see any relevant displays.
- Helping carers to support the customer.
- Asking the customer if they need a receipt. A receipt will always be printed for PayPoint BankLocal transactions and should always be given to the customer. Checking any payment made to the customer is correct while the customer is in your store.
- Facing the customer when speaking to them.
- Giving the customer a little more time to complete their transaction.
- Giving the customer the opportunity to ask for help or decline it if they don't need it.

Customer Concerns and Queries

If a customer is not happy with their PayPoint BankLocal transaction, please take reasonable steps to resolve their concerns. For example:

- If you experience an issue with your PayPoint device and are unable to complete the transaction, please try again.
- If the device is faulty and you are waiting for a swap, please give the customer an indication of when the service will be available again.
- If you do not have enough cash or are temporarily unable to serve a customer, you can advise them to use the PayPoint Store Locator online for details of the nearest retailer able to provide the service.

You must not try to verify the identity of a PayPoint BankLocal service customer. If a transaction fails, advise them to contact their bank, building society or card issuer.

If the customer has a query about a previous transaction, please advise them to contact their bank, building society or card issuer.

You must not disclose or confirm the existence of a previous transaction unless you know for certain the customer completed that transaction.

Complaints

If a customer complains about the service and you can't resolve the issue, please refer them to their bank or card issuer.

If you experience any issues you're unable to resolve, please let us know by emailing the PayPoint Retail Service Hub at contactus@paypoint.com.



Please make sure that the customer knows that they need to raise any complaints directly with their bank or building society.

Please follow these top tips to prevent fraud in your store:

1. Always count out the cash in front of the customer and ask them to check it before they leave the counter.
2. Store your PayPoint BankLocal Service receipts for at least 42 days.
3. If you do not have CCTV in your store, consider installing a system and have at least one camera pointed at the counter facing customers*
4. If you have CCTV in your store, keep hold of the images for at least 42 days.
5. You must reconcile your tills daily and keep records in case there are any disputes.
6. Consider having a day safe installed on your premises.
7. Keep all transactions confidential.
8. Do not collect or store any information about the customer other than what's required to provide the service.



***The PIN pad must not be overlooked by a CCTV camera.**

Service Requirements for PayPoint BankLocal



Do's

DO look away when the customer is typing their PIN.

DO place the balance enquiry receipt face down on the counter for cash withdrawals (so the text is not on show) in front of the card holder. This is a mandated procedure and must be done.



Don'ts

DO NOT put goods purchases through as withdrawals. All requests for cash must be performed as a separate transaction.

DO NOT charge the customer for cash withdrawals, deposits or a balance enquiry as PayPoint BankLocal is a free service.

DO NOT take the customer's phone from them, please scan the screen.

DO NOT insist on a purchase in store, this is a standalone service, and you will receive commission for completing the transaction. This is different to cashback.

DO NOT look at the customer's balance enquiry statement on the receipt or on the screen.







DO NOT continually withdraw money or pay into your account to earn commission.



Activity will be monitored and investigated. If we are concerned that any of the above are happening, we will remove the service without notice.

Cash deposits via the customer's banking app

Each customer can deposit up to **£300 per transaction** directly into their bank account using their banking app in store.

-  **DO NOT** scan photos or screenshots of the barcode. Transactions should only be initiated from scanning the customer's barcode via their banking app. Screenshots are not accepted and should be refused.
-  **DO NOT** charge the customer for this service.
-  **DO** count the money in front of the customer before completing the transaction and confirm this with the customer.
-  **DO** manually enter the barcode number through the PayPoint menu if the barcode doesn't scan.
-  **DO** provide the customer with a receipt as proof of withdrawal or deposit. A receipt will always be printed for PayPoint BankLocal transactions and should always be given to the customer.
-  **DO** retain your merchant receipt for 42 days.

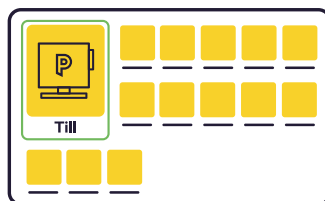
Cash deposits via the customer's banking app - PayPoint One



All legal tender, coins and notes, must be accepted. Scottish notes should also be accepted. Channel Island notes are at your discretion. Customers who present notes that are no longer in circulation, or are damaged, must be referred to their bank or building society.

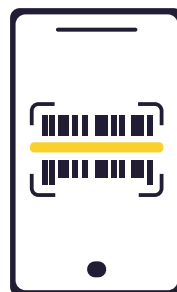
1

From the PayPoint One home screen, select the 'Till' app.



2

Scan the customer's barcode which will be within their banking app. **DO NOT** scan any screenshots or photos, the barcode must be shown from the banking app and scanned directly from the customer's device.



You must only accept deposits from the customer. ID checks are not required.



If the barcode doesn't scan, please refer to page 14.

3

Follow the PayPoint screens: Press **CONFIRM** to acknowledge that you're processing a cash deposit and press **CONFIRM** to acknowledge that the barcode is genuine.

Cash Deposit

CANCEL

CONFIRM

4

The PayPoint screen will show the amount the customer has requested to deposit via their banking app. Confirm the amount with the customer and press **CONFIRM**.

Value: £10.50

CANCEL

CONFIRM



Remember to always follow the PayPoint on-screen instructions to protect you from fraud.

5

Take the cash from the customer, both notes and coins should be accepted. Please count the cash in front of the customer and confirm the amount before completing the transaction; select **CHECKOUT** then the amount the customer is depositing.



Value: £10.50

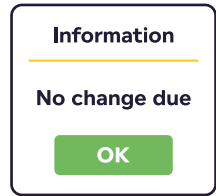
CANCEL

CHECKOUT

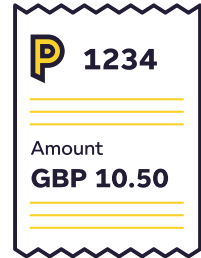



Remember: the maximum deposit is £300 per transaction.

- 6 Select **OK** to complete the transaction.



- 7 Give the customer their receipt as proof of the transaction. Keep a copy of the merchant receipt for your own records. Their money should appear in their account within a few minutes but may take up to 2 hours. Any problems should be reported to their bank or building society in the first instance.



 **If the PayPoint scanner does not scan the barcode, you can initiate the transaction via the PayPoint menu button.**

If the barcode does not scan:

- 1 Press the yellow '**P**' button.



- 2 Press **TV LICENCE, BANKING & MORE.**



- 3 Press **VBANK CASH DEPOSIT.**





Always follow the on-screen instructions to protect you from fraud.

4

Confirm with the customer that they wish to deposit cash and press **CONFIRM**.

CONFIRM

5

Enter the customer's barcode number and press **ENTER**.

Enter Barcode Number:

000000000000

CANCEL

CONFIRM

6

The PayPoint screen will show the amount the customer has requested to deposit via their banking app. Confirm the amount with the customer and press **CONFIRM**.

Value: £10.50

CANCEL

CONFIRM

7

Take the cash from the customer, both notes and coins should be accepted. Please count the cash in front of the customer before completing the transaction, confirm the amount with the customer and press **CHECKOUT**.



Value: £10.50

CANCEL

CHECKOUT

8

Give the customer their receipt as proof of the transaction. Keep a copy of the merchant receipt for your own records. Their money should appear in their account within a few minutes but may take up to 2 hours. Any problems should be reported to their bank or building society in the first instance.



Cash deposits via the customer's banking app - PayPoint Mini



If you have PayPoint Mini Connect, you can process PayPoint transactions through your PayPoint Mini device and transactions are added to your EPoS basket to checkout. From your EPoS till screen, press the PayPoint button to wake the PayPoint Mini device and begin the transaction as detailed in the steps below. Please remember to always follow the screens and trust the terminal.

1

From the PayPoint Mini home screen, open the PayPoint app and select the PAYPOINT button.



2

Scan the customer's barcode which will be within their banking app. **DO NOT** scan any screenshots or photos, the barcode must be shown from the banking app and scanned directly from the customer's device. You can also use the PayPoint menu to process the transaction if the barcode doesn't scan.





You must only accept deposits from the customer.
ID checks are not required.



If the transaction times out on the PayPoint Mini device,
please scan the voucher to start the transaction again.

3

Follow the PayPoint screens
and press **CONFIRM**.

Deposit Transaction

CANCEL

CONFIRM

4

The PayPoint screen will show the
amount the customer has requested
to deposit via their banking app.
Confirm the amount with the
customer and press **CONFIRM**.

Confirm Transaction

Value: £10.50

CANCEL

CONFIRM

5

The transaction will go into
the basket. Press **CONTINUE**
to continue and confirm.

PP Cash Deposit

Value: £10.50

CANCEL

CONTINUE

6

Take the cash from the customer, both notes and coins should be accepted. Please count the cash in front of the customer before completing the transaction, confirm the amount with the customer and press **CONFIRM** once you've ticked the box.

Take Payment

Please take payment of:

£10.50



Confirm payment
has been taken

CANCEL

CONFIRM



Maximum deposit is £300 per transaction. You must tick the box to confirm you have taken the correct payment from the customer to proceed.

7

The transaction will complete. Give the customer their receipt as proof of the transaction. Keep a copy of the merchant receipt for your own records. Their money should appear in their account within a few minutes but may take up to 2 hours. Any problems should be reported to their bank or building society in the first instance.

**Checkout
Complete**

OK

Help and Support

Please always be aware of fraudsters. Trust the terminal and follow the screens. Always pay attention to the fraud warnings.

Top three fraud prevention tips:

1

Never complete a PayPoint transaction over the phone regardless of the caller claiming to be calling from PayPoint.

2

Always follow the PayPoint screens, taking notice of any fraud warnings.

3

Always take the payment up front before carrying out any PayPoint transactions.

There's a wide range of help and support available from our chatbot, Quicksy, easy to complete webforms, our PayPoint Help app and more!

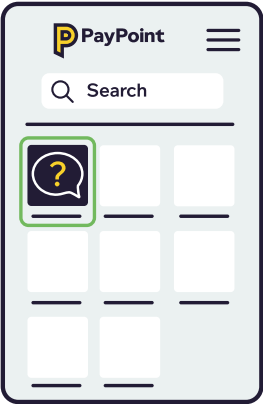
PayPoint Help app on your PayPoint device

To find the answers you need, press the PayPoint Help app on your device home screen. It takes you to a page of easy-to-use QR codes. Scan with your smartphone to be instantly directed to the specific help you need.

PayPoint One



PayPoint Mini

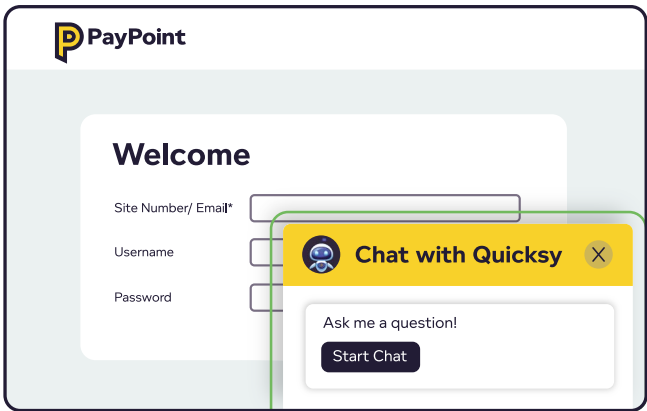


Speak to our chatbot, Quicksy, on my.paypoint.com

Our chatbot, Quicksy, is available 24/7 – ready to support you with a number of queries! From guiding you through quick fixes for technical issues, to helping you understand how to process a transaction and more!

Not registered? Not a problem! Quicksy’s available on the log in page and can support you with a number of queries without needing to log in.*

*Some help and support content provided by Quicksy is only available to users registered to my.paypoint.com.



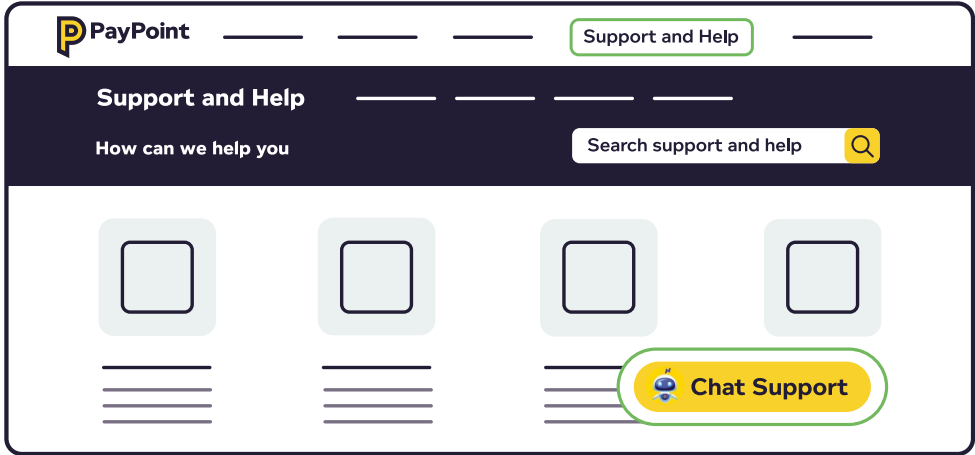
Find Quicksy in the bottom right corner of your phone or computer screen on my.paypoint.com



Webforms, FAQs & more on my.paypoint.com

Head to our ‘SUPPORT & HELP’ section for a huge range of supporting content and tools.

- **Self serve:** Order supplies, request to claim for a transaction, request to pick up a parcel from your store and more with our easy to user webforms!
- **Training:** Explore our range of step-by-step instructions to help you with our PayPoint products and services.
- **FAQs:** Get the answer you need quickly with a variety of FAQs, filtered by topic.
- **Video library:** Check out our video library, great for training colleagues in your store!



Help and Support

You can get help and support in the following ways:

Training and chatbot: **my.paypoint.com**

Website: **paypoint.com**

PayPoint device: **PayPoint Help app on the homescreen**

Email: **contactus@paypoint.com**



 : @paypoint

 : @paypoint-plc



Quicksy Chatbot