



CARD INDUSTRY NEWS

**“Mobile payments
make use of a
disguised card
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tokenised PAN”**

MOBILE PAYMENTS AND THE FUNDING PAN

Mobile payment technologies, like Apple Pay, that allow cardholders to pay for goods using mobile phones or watches, make use of a disguised card number that's known as a tokenised PAN.

With the rapid growth in this area, the Card Schemes (Visa and MasterCard) have mandated that the last four digits of the cardholder's actual card number (known as the funding PAN) must be returned to the terminal. This allows the cardholder to identify which card was used for a transaction, for example, when trying to work out which card they used for the original sale if a refund is needed.

To support this mandate we've updated our systems so that this information is included in the authorisation response message and can be printed on your transaction receipts.

If you own your terminals or rent them from a third party, you'll need to contact your supplier to request they update your terminals so you include the funding PAN.

However, if you rent a terminal from us, you won't need to do anything as we'll automatically update it over the coming months to add this information.

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Global Payments is HSBC Bank plc's preferred supplier for card processing in the UK.

Global Payments is a trading name of GPUK LLP. GPUK LLP is authorised by the Financial Conduct Authority under the Payment Services Regulations 2009 (504290) for the provision of payment services. GPUK LLP is a limited liability partnership registered in England number OC337146. Registered Office: 51 De Montfort Street, Leicester, LE1 7BB. The members are Global Payments U.K. Limited and Global Payments U.K. 2 Limited. Service of any documents relating to the business will be effective if served at the Registered Office.



You can find more details on how to include the funding PAN in our 'Authorisation and Settlement Technical Specifications'. You'll find the latest version at our website **www.globalpaymentsinc.co.uk**. You'll need to log in to the Customer Centre using your merchant number and then select the option for 'Global Payments', followed by 'Documentation'.

If you've got any queries regarding this change, please contact your Relationship Manager or call us on 0345 702 3344*, selecting the option 'for all other enquiries'.

*Lines are open between 9am - 6pm Monday to Friday, excluding public holidays. To help us continually improve on our service and in the interests of security, we may monitor and/or record your telephone calls with us. Any recordings remain our sole property. We also provide a Textphone service on 0345 602 4818.

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