

Payments User Guide

Introduction

Xplor's standard [Terms & Conditions for Payment Services](#) include reference to this Payments User Guide. This guide provides information about the provision of the Payments Services.

Service Description

Depending on the payment platform the service is provided on, the Direct Debit (DD) collections are run as agreed during Client Onboarding.

Re-presentations, if applicable to the payment platform, usually take place 10 business days after the initial rejection.

Where possible, the billing cycle frequency can be amended with 30 days notice to the Supplier.

Service Area	Category	Service Included	BACS	SEPA
Payments	DD Process	AUDDIS ¹ creation	Y	N/A
		DDR Creation	Y	Y
		Representation Creation	Y	Y
		Rejection file processing	Y	Y
		Amendment file processing (ADDACS)	Y	N/A
		DD Indemnity Claims	Y	N/A
	Reporting ²	DD Reconciliation	Y	Y
		DD Forecast	Y	Y
		DD Anomalies	Y	Y
Members	Communications	ADDACS Journey	Y	N/A
		Rejection Journey	Y	Y
		AUDDIS Journey	Y	N/A
		DDIC Journey	Y	N/A
		Member Cancellation Journey	Y	Y
		Member Freeze Journey	Y	Y
		Advance Notice Journey	Y	Y
		Credit Control / Debt Process - ADDACS Mop Up	Y	N/A
		Credit Control / Debt Process - Mid Month Chase	Y	Y
		Credit Control / Debt Process - Final Chase	Y	Y
Service Delivery ³	Call Centre	Member cancellation request - DD only	Y	Y
		Member freeze request - DD only	Y	Y
		Member payments - DD only	Y	Y
		DD Amendments/Mandate Set Up/Reinstate	Y	Y

¹ Descriptions for BACS code are available here: <https://www.bacs.co.uk/>

² Legend by Xplor only

³ Where this service is taken

BACS Responsibilities

- It is Client's responsibility to ensure the timely delivery of verified data from their business management system.
- Client is responsible for limits, reconciliation and the extraction of BACS files on their SUN.
- Xplor is responsible for limits and the extraction of BACS files on Xplor's SUN.
- Xplor is responsible for authorising and releasing all files to BACS.
- Xplor has the necessary Business Continuity and Disaster Recovery arrangements with their providers, in line with industry best practice.
- No employee from Xplor is to be set-up as a security contact.
- At the end of the commercial contract:
 - Client is responsible for unlinking their SUN(s) from Xplor.
 - All services provided by Xplor will cease on the termination date.
 - Xplor will process any transactions submitted to us prior to the termination date (note, this does not include any dishonoured payments – dishonoured payments outstanding at the termination date will not be collected by Xplor after the termination date).
 - After the termination date, Xplor will not process any new transactions.

Page 2 of 3

Customer Support

Chargeback, Assessment, DDIC, Reversed Payment Dispute

Client or Buyer will be required to contact their bank or building society directly to dispute a Chargeback, Assessment or Reversed Payment or Direct Debit Indemnity Claim.

DDICs received by Xplor will be referred to the Client.

Refund Requests, Bulk Price Administration, and All Other Queries

Contact Customer Support on the usual channel.

Service Delivery KPIs

Area of Service	KPI Metric	SLA
Telephony	Answer Rate	90%
	Grade of Service	65% in 45 seconds
Email	Average Turnaround Time	3 business days
Quality	Voice of Customer	4 out of 5

Reporting

In addition to reports listed in the Service Description, Client will have access to the Contact Centre Dashboards.

Waiver Policy

Xplor always wants to do the right thing. This includes following the Consumer Duty to protect any customers (Buyer) that use our services to pay Client. Xplor especially cares about vulnerable customers and will protect them in case of need. Xplor will consider waiving fees owed to a Client by a Buyer if one or more of the following criteria have been met.

Xplor will consider waiving fees in full, if any of the following apply:

DIRECT DEBIT

- **Authority stopped:** Customer had a previous account which was cancelled, and this has impacted the new account payment;
- **Invalid Account:** First attempted payment for customer;
- **No Authority:** usually an account that does not accept debits;
- **Invalid Details:** Error in loading account details;
- **Insufficient funds:** good payment history, 0 reversals in last 6 months;
- **Vulnerability:** financial hardship, (mental) health issues, bereavement, relationship breakdown or difficulties to understand our services due to knowledge, skill or language challenges;
- Any situation where there has been an error setting up payments.

CREDIT CARD

- **Declined:** if able to take payment from the same card;
- **Lost/Stolen:** Load alternative for future payment;
- **Expired:** Attempt desktop payment ;
- **Invalid Details:** error in loading account details;
- **Insufficient funds:** good payment history, 0 reversals in last 6 months;
- **Vulnerability:** financial hardship, (mental) health issues, bereavement, relationship breakdown or difficulties to understand our services due to knowledge, skill or language challenges;
- Any situation where there has been an error setting up payments.

Further information in respect of Card Payment Fees

This section is only relevant if the Fees section of the Order Form refers to a Card Payment Fee.

Client agrees and acknowledges that it has specifically requested Xplor in writing by the Order Form and the Agreement to provide blended rates as detailed in the Order Form and that information identifying card-based payment transactions and charges for them (including separate merchant service charges and interchange fees) and the amount and currency of the payment transaction may be provided periodically (at least once a month) aggregated by card brand, application, payment instrument categories and rate of interchange applicable to the relevant transaction.

Information with regards to interchange fees can be found via the following link:

https://www.adyen.com/en_GB/knowledge-hub/interchange-fees-explained