



Sage Pay Go

Is an online payment service that is complete, simple to manage and easy to integrate - making Sage Pay Go altogether the minimum of fuss and hassle - enabling you to get on with running your business.

Benefits

Totally affordable

There are no set-up fees, no percentage fees and no annual charges. Our flat-rate pricing of £20 for up to 1000 transactions per quarter includes: standard fraud prevention tools, multiple currency set-up, 24/7 UK-based customer support and mail order/telephone order (MOTO) facilities - which means you'll always know exactly what your costs are up-front.

Extremely reliable

We've fine-tuned the payment process, to make sure that your money moves into your account quickly and securely, so that it's there when you need it to be.

Our twin data centres and disaster recovery initiatives ensure your payments are being processed all day every day.

Highly secure

Sage Pay is level 1 PCI DSS compliant and is an active member of the Payment Card Industry Security Standards Council, so you can be confident that your customers' data is safe.

If you choose Sage Pay Go with either the Form or Server integration option, you can benefit from our PCI DSS certification. Even if your pages are fully customised, because they're hosted by us, your PCI DSS requirements are minimal.

Fighting fraud

We believe that fraud prevention is an essential part of a payment service, which is why we don't charge you extra for standard fraud prevention tools. They're included as part of your Sage Pay Go package, enabling you to trade successfully and responsibly.

Brutally simple

We know you don't have time to become a payments expert overnight, so we try to make everything as clear as possible, from our simple pricing policy, to managing your account. With *My Sage Pay*, you can run reports, carry out refunds and check for fraud. It's easy to use and won't take up too much of your valuable time.

Integrating our payment services is pretty straightforward too. We supply full integration kits and user manuals for you and/or your developer and in most cases, you can be taking payments in 20 minutes.

Always available

You and your customers will benefit from 24/7 UK-based telephone and email support, so whenever you need us, we're available to help.

Our systems also run 24-hours a day and our aim is to never let our up-time drop below 99.99% - because we want your customers to buy from you when it suits them.

Incredibly flexible

Because we're an independent payment service provider (PSP), we're not associated with a particular bank. If you decide to switch banks, that's OK with us, we work with all of the UK's major banks.

“ Sage Pay takes the pressure off our in-house team. We're not payment specialists - nor do we want to be ”

Peter Gerstle
www.easyjetplus.com

Features

- Processing of Visa, Visa Delta, Visa Electron, MasterCard, Maestro, Solo, American Express, Diners and JCB
- Access to My Sage Pay for transaction management and comprehensive reconciliation reports
- PCI DSS compliant products with customisable payment pages, both Sage Pay-hosted and merchant-hosted
- 24/7 UK-based telephone and email support
- Reliable infrastructure to ensure maximum uptime and resilience
- Maximum security of transaction processing and data storage
- AVS and CV2 fraud screening and free 3D Secure (Verified by Visa and MasterCard SecureCode)
- PayPal integration
- Real-time authorisation
- Delayed settlement, deferred and recurring payment options
- Free multi-currency set-up
- Multiple platform software plug-ins
- Free integration

“ I am absolutely delighted with Sage Pay, having moved to you from another provider. I find your system user friendly, reports are simple, easy and readily available and your payment times are excellent. It has been one of the best moves we have made. I have already recommended you to many other businesses... Basically I think Sage Pay Rocks!!!! ”

Mark Leather
www.countryproducts.co.uk

For more information about Sage Pay Go,
please email tellmemore@sagepay.com
or phone 0845 111 44 66



Merchant Services

To accept and process payments online or over the phone you will need a merchant bank account and the process of setting one up can be difficult and time-consuming.

Sage Pay has simplified the application process and even if you're new to accepting card payments, we offer a clear pricing package with no set-up fees and no annual charges.

Benefits

Keep costs down

Sage Pay's merchant account has competitive rates and a simple pricing structure, so you know exactly what you'll be paying up-front. Plus there are no added extras and no annual charges — you'll only pay for what you use.

Less paperwork

We have a no nonsense sign-up process and unlike any other merchant account, you can apply for ours online. The application process has been designed to save you time and there are only five simple steps to complete, so we'll get you up and running in no time.

When you need us, we're here

You and your customers will benefit from our 24/7 UK-based telephone and email support. We have a dedicated merchant services team to take you through each stage of the application to ensure you're accepting cards as quickly as you want to be.

Pick our brains

We've been in the business since 2001 and with over 34,000 e-commerce customers, we've picked up a thing or two along the way. If you need help or advice about merchant services or e-payments in general, we're always happy to help.

Did you know?

34% of SMEs say that the percentage charged by their merchant bank is too high.

Sage SME Survey
December 2009

Exceptional value

The Sage Pay merchant account has a very simple pricing structure, so you know exactly what you'll be paying up-front.

Merchant services rates

3D Secure and MOTO with CV2

Credit Card	2.5%
Debit card	40p
Commercial card	2.5%

Non-3D Secure and MOTO without CV2

Credit card	3%
Debit card	50p
Commercial card	3%

Get started immediately

We have a no nonsense sign-up process, with only five simple steps to complete.

5 simple steps

1. Go to www.sagepay.com/merchantservices to access and complete our online form.
2. Accept our terms and conditions.
3. Print, sign and send your completed application form and supporting documents to us.
4. Once you've passed any recruitment/KYC checks required by the bank, you'll be sent your merchant account number.
5. Your new merchant account number will also be sent to Sage Pay — we will allocate it to your Sage Pay account and we'll email you to confirm that you're ready to start accepting payments.

For more information about Merchant Services, please email merchantservices@sagepay.com or phone 0845 111 44 66



Merchant Services

To maintain a healthy cash-flow and increase your bottom line, it's essential to make accepting card payments more profitable for your business. By combining Sage Pay Go with our merchant services offering, you can.

Benefits

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When you need us, we're here

As with Sage Pay Go, you and your customers will benefit from our 24/7 UK-based telephone and email support. We also have a dedicated merchant services team to take you through each stage of your application, making it as hassle-free as possible. They'll also ensure that your merchant account is up and running as quickly as you need it to be.

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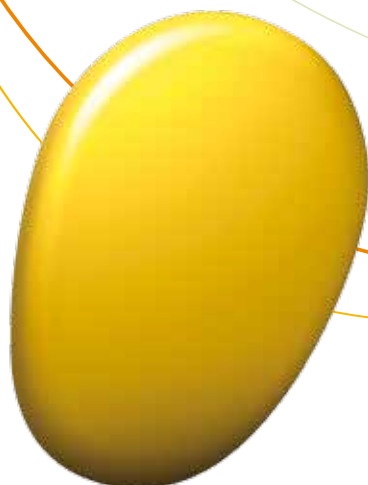
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5 simple steps

1. Email our merchant services team: merchantservices@sagepay.com
2. We'll send you an application to complete and if you'd like we'll take you through it step-by-step.
3. Print, sign and send your completed application form to us.
4. Once you've passed any recruitment/KYC checks required by the bank, you'll be sent your merchant account number.
5. Your new merchant account number will also be sent to Sage Pay — we will allocate it to your Sage Pay account and we'll email you to confirm that you're ready to start accepting payments.

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Token System

The Token System is a simple and secure way of keeping card details without actually storing them. You can process transactions as and when required, without compromising on card security or your level of PCI DSS. Available with Sage Pay Go and Server or Direct integration, it allows you to conveniently convert your customer's card information, stored on our secure servers, into a token or "alias". This gives you the flexibility to process the transaction at a later time and can make the payment process much easier for your customers.

Benefits

PCI DSS compliance made easy

Reaching the Payment Card Industry Data Security Standard (PCI DSS) is essential for all businesses accepting card payments, but it can be very costly both in terms of money and resources. Using our Token system reduces the level of PCI DSS compliance you need to adhere to and the time you invest in obtaining and maintaining PCI DSS.

Keep costs low

Not storing actual card numbers means you can cut down your IT infrastructure cost and the resources invested to secure and maintain this information. So not only saving you money but time as well.

Long term use

This innovative payment method allows you to register a transaction and hold onto the token until you are ready to submit it for authorisation or until the card's expiry date. This can especially be useful if you are offering customised products or services, or need to securely keep customer details as a security deposit.

Fully authenticated

When you are ready to use the tokens to obtain authorisation, they are treated in exactly the same way as a normal payment. This includes going through all the fraud checks and tools ensuring they can be fully authenticated allowing you to protect yourself.

Checkout usability

Because you're able to use a token multiple times, you can process several transactions without asking for the shopper's card information each time. Being able to hold onto an alias of the card — the token — means that you can create and save a profile of your customer and create a simple single click checkout for them. So not only is it a great way to tackle PCI DSS, but also to drive customer retention and loyalty.

Simple pricing

With a set monthly fee, which is defined by the number of tokens used and stored, you know exactly what your costs will be upfront. So you don't need to worry about costs spiralling.

Token System

Pricing

£20 per month per 1000 tokens generated & stored (up to 5,000 tokens)

Over 5,000 tokens - POA

Using the Token System

The Token system can be integrated with Sage Pay Go using either our Server or Direct integration method and is used in conjunction with the other payment types we offer — Real-Time **Payments**, **Deferred Payments** or 3D **Authenticated payments** — allowing you to hold onto the details until you are ready to take payment.

Our Tokens are even flexible enough to be used for Mail order/Telephone order (MOTO) transactions.

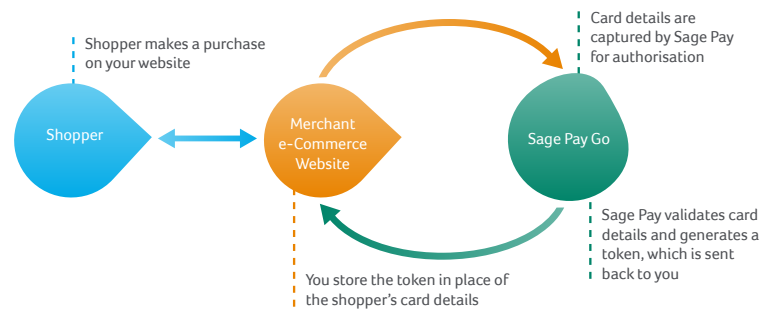
There are no separate servers to connect to or any special requirements when using the Token system either, it's simply an extension to our existing protocol.

How does it work?

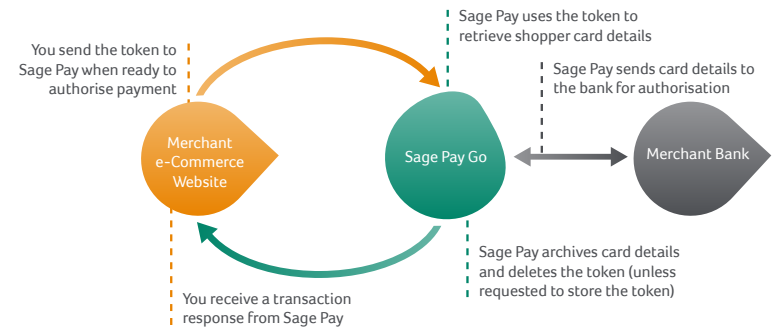
Sage Pay generates a token — a random string of numbers and letters to represent the card information — so the actual card number does not have to be exchanged between you and Sage Pay.

Using the Token system is a two step process:

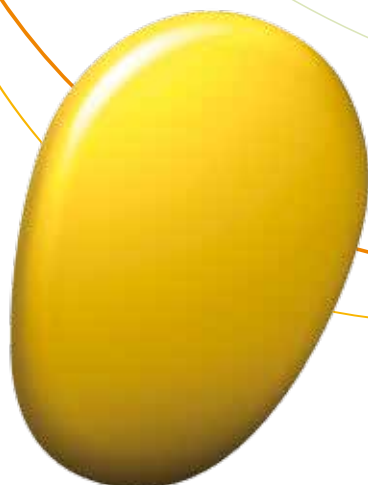
Part 1: Registering the card information to generate the associated Token.



Part 2: Using the Token to process a payment and obtain authorisation.



For more information about Token System, please email products@sagepay.com or visit www.sagepay.com/token



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The Token System follows the industry's global best practice for card data tokenisation - outlined by Visa

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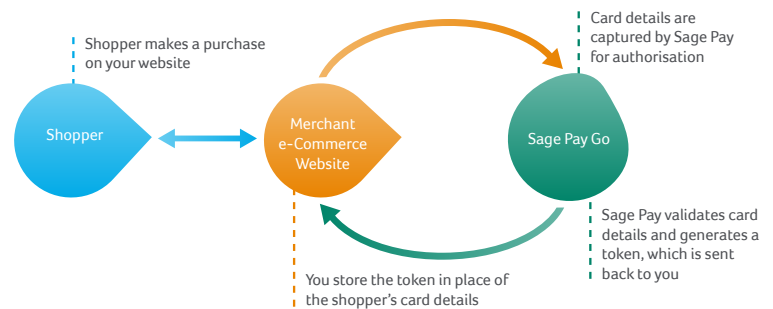
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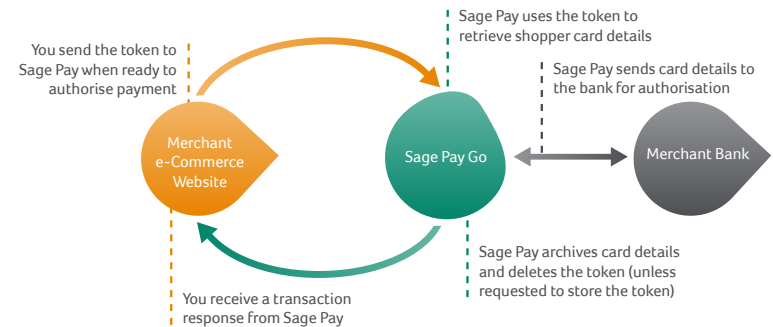
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