



Cancellation information for...

Acquiring Banks and ISO's

(Independent Sales Organisations)

Helping merchants understand the
cancellation policies surrounding
merchant service providers



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About this guide

This guide has been created to help merchants understand the cancellation policies surrounding merchant service providers. Each provider is different and it is important for merchants to understand where they stand and any costs that may be incurred when it comes to cancelling their merchant service agreement.

1. Worldpay



1.1 For Acquiring Services

The following applies if the merchant has less than 10 employees and has an annual turnover and/or balance sheet total of less than £2 million. The merchant can give them one month's notice at any time to terminate their contract. If WorldPay terminates the contract they will give the merchant two months' notice.

1.2 For Terminal Lease

The merchant can terminate their lease agreement by giving WorldPay one month notice at any time. However, if they terminate before the end of the minimum term, which can be found in their contract (This is usually 12 months for mobile terminals and 36 months for all other terminals). The merchant will be liable to pay all sums due from the date of termination to the end of the minimum term less a 5% discount.

1.3 How To Terminate

To terminate by phone the merchant can call **WorldPay: 0191 203 7318**

To terminate in writing the merchant can send the notice to:
WorldPay Merchant Services, Gateshead Card Centre, Victory House, 5th Avenue, Gateshead, NE11 0EL

2. Global Payments



2.1 For Acquiring Services

The merchant can terminate their services by following these steps:

1. By contacting the Global Payments Customer Care Centre and advising them immediately
2. The customer care centre analyst will be able to advise if any further action is necessary or for further instructions on returning the terminal

Please note: Early termination fees apply, depending upon the terms of their Merchant Agreement and/or their POS Equipment Agreement.

It is the merchant's responsibility to return any and all point of sale (POS) equipment in good working order and to maintain the confidentiality of all related information.

2.2 How To Terminate

To terminate by phone the merchant should call **0845 702 3344**
(Lines are open 9.00am to 6.00pm Monday to Friday except public holidays)

To terminate in writing the merchant should send the notice to:
Global Payments, 51 De Monfort, Street, Leicester, LE1 7BB

3. Elavon



3.1 For Acquiring Services

With Elavon the Agreement may be terminated by the merchant at the end of the initial term or any renewal term by providing written notice of intent not to renew to Elavon at least 30 days prior to the expiration of the current term.

3.2 For Terminal Lease

If the merchant's equipment is leased then the merchant is obligated to honour the terms and conditions of the lease agreement. If the merchant's equipment is owned by Elavon then the merchant must return all equipment within 10 business days after termination of the agreement and immediately pay Elavon any amounts the merchant owes for the leased equipment. A fee of £50 may be generated for admin costs.

THE LEASE CANNOT BE CANCELLED BY LEASEE DURING THE TERM.

3.3 How To Terminate

The notice of termination by the merchant or Elavon may be given orally or in writing. If given orally, must be confirmed in writing as soon as practical. An Elavon merchant termination request form must be completed, as a minimum the merchant must include the name of the company (merchant name) and merchant identification number, this must be signed by the principal owner(s) of merchant.

The termination will be effective on the date specified by the oral or written notice; provided, however the merchant agrees that closing their account with Elavon may take up to 30 days following Elavon's receipt of written notice of termination.

To terminate by phone the merchant should call **Elavon Customer Services** on: **0845 850 0195 - 24/7/365**

To terminate in writing the merchant should send the notice to: **Elavon Financial Services, Meridien House, 69-71 Clarendon Road, Watford, Herts, WD17 1DS**

4. First Data



4.1 For Acquiring Services

Merchants who are with First Data can cancel by giving 30 days written notice anytime within their initial term. If cancelled early an early cancellation fee will be charged, this consists of your monthly minimum fee, monthly customer service fee and monthly account fee, these will be added together and multiplied by how long you have left on your term.

4.2 For Terminal Lease

The lease agreement is dealt with by First Data Global Leasing (FDGL) and cannot be cancelled until the full term is up.

The merchant may contact FDGL for a quote to buyout but it is worth noting that there is no early buyout discount.

4.3 How To Terminate

To terminate by phone the merchant should call First Data Merchant Services on 0845 964 5055.

To terminate the lease agreement by phone the merchant should call:
First Data Global Leasing (FDGL) – 0845 841 2442.

5. Lloyds Bank Cardnet



5.1 For Acquiring Services

With Lloyds Bank Cardnet the merchant may terminate their agreement at any time before their agreements first anniversary. This can be done by giving at least 30 days written notice and paying an early termination fee of £250 (The early termination fee is detailed within the merchants service agreement terms and conditions).

If the merchant is out of contract, the agreement may be terminated at any time after the first anniversary of their Agreement by giving a minimum of 30 days written notice.

When the agreement has been terminated the retailer must promptly return to Lloyds Bank Cardnet (or its agents) any materials that were supplied by the Lloyds Bank Cardnet, its agents or any other entity in the Lloyds Banking Group in relation to the Agreement; and pay the Bank all amounts owed by the retailer under their agreement. Any amounts paid by the retailer in advance shall be reimbursed proportionally.

5.2 For Terminal Lease

The lease agreement is dealt with by First Data Global Leasing (FDGL) and cannot be cancelled until the full term is up.

You may contact FDGL for a quote to buyout (there is no discount for early buyout).

5.3 How To Terminate

Firstly merchants will need to call:
Lloyds Banking Group (CARDNET) on 0126 856 7100.

Merchants must then confirm in writing to this address: **Cardnet Merchant Services, Phoenix House, Christopher Martin Road, Basildon, Essex, SS14 3EZ.**

First Data Global Leasing (FDGL) – 0845 841 2442.

6. AIB



6.1 For Acquiring Services

Merchants can cancel by giving 30 days written notice anytime within their initial term. AIB/First Data however will charge an early cancellation fee that consists of the merchants monthly minimum fee, monthly customer service fee & monthly account fee multiplied by how long the merchant has left on their term.

6.2 For Terminal Lease

The merchants lease agreement is dealt with by First Data Global Leasing (FDGL) and cannot be cancelled until the full term is up.

You may contact FDGL for a quote to buyout (there is no discount for early buyout).

6.3 How To Terminate

To terminate by phone the merchant should call **01850 200 417** or **01268 567121** (from outside Ireland).

To terminate the terminal lease the merchant should call:
First Data Global Leasing (FDGL) – 0845 841 2442.

7. Barclaycard Merchant Services



7.1 For Acquiring Services

With Barclaycard Merchant Services a merchant may terminate their agreement by written notice at any time after the initial term on 60 days

If the merchant is currently in contract, contact Barclaycard Merchant Services customer services they will determine what notice period is required and whether any termination fee applies.

7.2 For Terminal Lease

To terminate the PDQ agreement the merchant will need to contact customer services. Depending on the length of your agreement there may be early termination fees that apply..

7.3 How To Terminate

To terminate by phone the merchant should call **Barclaycard Merchant Services Customer Services** on: **0844 811 6666**.

To terminate in writing the merchant should send written notice to:
Barclaycard Payment Acceptance, Customer Services Department, Barclaycard House, 1234 Pavilion Drive, Northampton, NN4 7SG

8. Handepay



8.1 For Acquiring Services

The merchant must give 12 months notice within their 3 year contract (anniversary of 24 months into their contract) to cancel down their agreement.

Please note that if the merchant has passed the 24 month deadline the contract will auto roll over for another 2 years once the initial term has passed.

The merchant may contact Merchant Rentals (this is Handepay's leasing company) for a buyout quote, please note that there is no discount for early buyout.

8.2 How To Terminate

To terminate by phone the merchant should call Handepay on 0871 871 3888

To terminate the lease agreement the merchant should call:
Merchant Rentals on 0194 240 7980

To terminate in writing the merchant should send written notice to:
Handepay Merchant Services, Alexander House, Old Boston Trading Estate, Haydock, WA11 9SL

To terminate the lease agreement in writing the merchant should send written notice to:
Merchant Rentals Address – Merchant Rentals LTD, Alexander House, Old Boston Trading Estate, Haydock, WA11 9SL

9. Cardsave



9.1 For Acquiring Services

The merchant can cancel by giving 30 days written notice after the initial term, should the merchant wish to leave within their initial term then they will be charged £150 +vat per terminal/online service that the merchant has with them.

Agreements auto renew each year unless the merchant give 30 days written notice prior to the anniversary date.

9.2 How To Terminate

To terminate by phone the merchant should call: **0808 149 5313**

To terminate in writing the merchant should send a written notice to:
Cardsave 10 Parkway Offices, Acorn Business Park, Moss Road, Grimsby, Lincolnshire, DN32 0LW.

10. 123 Send



10.1 For Acquiring Services

A merchant may terminate their agreement at any time by a call and written notice. All rentals/fees will have to be paid up to the end of the minimum term.

10.2 How To Terminate

To terminate by phone the merchant should call Customer Services on **0800 54 23 123** (press 2).

To terminate in writing the merchant should send a written notice to:
123Send Ltd/123HireLtd, 120 Leman Street, London, E1 8EU

11. Sage Pay



11.1 For Acquiring Services

The merchant can cancel down their services by giving 3 calendar months (90 days) written notice. Once notice has been given the merchant must stop using their logo and no longer refer to themselves as a Sage Pay Merchant.

11.2 How To Terminate

To terminate in writing the merchant should send a written notice to:
Sage Pay, 3rd Floor, The Angel Building, St John Street, London, EC1V 4AB

12. RMS (Retail Merchant Services)



12.1 For Acquiring Services

The merchant can cancel by giving one months notice by phone and followed up with a written notice. The merchant will be charged £100 + vat to cancel the agreement + £80 Terminal refurbishment.

12.2 How To Terminate

To terminate by phone the merchant should call Customer Services on **0800 54 23 123** (press 2).

To terminate in writing the merchant should send a written notice to:
123Send Ltd/123HireLtd, 120 Leman Street, London, E1 8EU

12. Realex Payments



13.1 For Acquiring Services

A merchant may terminate their agreement at any time after the initial term on 60 days written notice.

13.2 For Terminal Lease

To terminate the PDQ agreement the merchant should contact Realex Payments customer service. The length of notice period that is required and whether a termination fee applies is dependent on how old the merchants agreement is.

13.3 How to terminate

To terminate by phone the merchant should call:

Customer Services (UK) +44 (0) 20 3026 9659

Customer Services (Dublin) +353 (0) 1 702 2000

Customer Services (Paris) +33 (0)1 53 24 53 29

To terminate in writing the merchant should send a written notice to:

Realex Payments London, 1 King Street, Hammersmith London, W6 9HR,
United Kingdom

Realex Payments Dublin, The Observatory, 7-11 Sir John Rogerson's Quay,
Dublin 2, Ireland.

Realex Payments Paris, 5 rue de Helder, 75009 Paris, France

12. Notes

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NetPay Merchant Services

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W www.np.ie



NetPay are the first payment processor in Ireland to offer 'green payments'