



SECURE . COMPLY. PROTECT.



# GALA TECHNOLOGY

Multi-Award winning  
Secure and PCI DSS Compliant  
Card Payment Processing Solutions



# Overview

Gala Technology:  
Multi-Award winning Secure and PCI DSS Compliant  
Card Payment Processing Solutions

## **Negate fraud related chargebacks, with PCI DSS compliant payment solutions, across all channels**

Gala Technology are the trusted card payment processing solutions specialists for merchants of all shapes and sizes across numerous sectors including retail, hospitality and financial services.

As the innovative team behind the multi-award winning payment technology, SOTpay, we support merchants, enabling them to protect themselves against the ever-growing risk of fraud related chargebacks in 'Card Not Present' (CNP) channels, whilst simplifying complex PCI DSS requirements and reducing processing cost.





## A message from the boss...

*“Gala Technology, was born out of frustration because of the challenges that business owners and leaders experience when trying to process secure and PCI DSS compliant CNP transactions, across numerous channels such as telephony, e-commerce, web chat and social media platforms.*

*You have my commitment that our team will provide multi-award winning, cost-effective and easily deployable, cloud based, card payment processing solutions allowing you to focus your time on growing your business and servicing your customers.”*

Jason Mace, Co-Founder and CEO, Gala Technology Limited.

## CONTACT US TODAY

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# Multi award winning solutions

## Don't just take our word for it...

Take a look at some of the industry accolades we have won in recent times.



And the calibre of some of our partners and clients...



# Card not present fraud

## What is card not present?

A card-not-present/remote payment (CNP) is a payment where the cardholder and the card are not physically present at the merchant point-of-sale.

## How does it effect a merchants business or contact centre?

Merchants need to be mindful that a standard 'authorisation' from an acquirer does not guarantee payment.

Because the card and cardholder are not present, the merchant is unable to physically check the card or the identity of the cardholder. It is much easier for the fraudster to disguise their true identity in a remote environment, so there is a need for the merchant to be particularly careful when taking payment in remote channels, to mitigate against fraud related chargebacks, i.e. the loss of both product and funds.

## What can merchants put in place to secure remote payments and protect the business against fraud related chargebacks?

The best way to protect against fraud related chargebacks is to authenticate the cardholder. SOTpay is a cloud based solution designed to protect both the cardholder and the business by securing remote/CNP payments [MOTO (mail order/telephone order), chat and social media.]

- SOTpay facilitates additional authentication in the CNP MOTO channel, which shifts the liability for fraud away from the merchant back to the card issuer and consequently eliminates fraud related chargebacks for the merchant.
- SOTpay also reduces the time, effort and cost of the merchant becoming and maintaining PCI DSS Compliance because it removes all sensitive card data from the merchant environment. "If you don't have it you don't have to protect it."

**£620.6 MILLION**  
WAS LOST IN 2019 THROUGH FRAUD ON UK PAYMENT CARDS

"Card Not Present debit and credit payment card fraud has risen 112% in the last 8 years"

Source: UK Finance

**75%**  
OF PAYMENT CARD FRAUD IS "CARD NOT PRESENT" TOTALLING TO £470.2M

# SOTpay<sup>TM</sup>

SECURE. COMPLY. PROTECT.

Gala Technology are the development team behind the multi award winning secure payment solution SOTpay.



We believe that every business should have access to affordable technology that allows them to take secure and PCI DSS compliant payments, across a host of channels, including telephony, e-commerce and web-chat, whilst negating the risk of fraud related chargeback and reducing processing costs.

Our cloud based SOTpay platform gives you the flexibility to take secure payments via email, SMS, Electronic Invoice or even on Social Media channels, remaining in constant contact with the cardholder or simply receiving agent notifications when payments are completed.

With no additional hardware or amends to your telephony or network environment required. SOTpay is the most cost effective solution on the market to remove your organisation from the scope of complex PCI DSS requirements.



## ELIMINATE FRAUD RELATED CHARGEBACKS

SOTpay facilitates additional authentication methods in the Card Not Present (CNP) channel. This shifts the liability to the card issuers and consequently eliminates fraud related chargebacks.



## REDUCE PROCESSING COSTS

SOTpay operates as a 'Pay-as-you go' solution, which eliminates the need for initial capital expenditure. SOTpay is acquirer and PSP agnostic and because the CNP transactions are secured, acquirer "Non Secure Transaction Fees" known as Premium Transaction Charges [PTC] are reduced or often eliminated.



## PCI DSS COMPLIANCE

SOTpay uses unique technology to facilitate a simplified approach to address the complexity of PCI DSS compliance for Telephone Payments. SOTpay removes all sensitive card data from the merchant environment, which takes the environment completely out of scope for PCI DSS.



## CLOUD BASED SOLUTION

SOTpay operates on cloud based technology so additional hardware is not required and existing telephony solutions do not need to be altered consequently deployment is swift.



## OMNI-CHANNEL PAYMENTS

With the continued growth of Social Media platforms and web chat applications, customers are looking to engage with businesses via a whole host of channels.



## PROTECT YOUR REPUTATION

SOTpay ensures that sensitive card data does not enter the merchant environment, which gives reassurance to customers and eliminates the risk of payment card data breaches, which in turn protects the merchant from reputational damage.

# PCI DSS Compliance

## What is PCI DSS Compliance?

The Payment Card Industry Data Security Standard (PCI DSS) is a set of requirements developed by the International Card Schemes to protect cardholder data.

Compliance with PCI DSS is a contractual requirement of the merchant agreement between merchants and their acquirers.

The requirements apply to all acceptance channels including retail (brick-and-mortar), mail/telephone order (MOTO), and e-commerce, irrespective of the quantity of payments processed.

Outsourcing card processing does not release merchants from their obligations to be compliant. PCI DSS applies to ALL entities that store, process and/or transmit payment card data, consequently PCI DSS also applies to Third Party Service Providers, who support merchants that have outsourced any part of the payment processing. As part of the contractual requirements of the merchant acquirer agreement, it is the merchants' responsibility to ensure that any third party used in the card transaction journey is also compliant with the standard.

Failure to comply with the security requirements of PCI DSS, can put a business and its customers at risk of a compromise. Data breaches are becoming more and more frequent, and the reputational damage they can cause to a business can be irreparable. If card data is compromised, the merchant will be liable for the cost of the required forensic investigations, fraudulent purchases and the cost of re-issuing cards and may even lose the ability to accept card payments.

OVER **511**  
**MILLION**  
UNENCRYPTED CARDS  
FOUND WITHIN  
BUSINESS ENVIRONMENTS



OF BUSINESSES ARE STORING UNENCRYPTED PAN DATA

**75%**  
OF PAYMENT CARD FRAUD IS “CARD NOT PRESENT” TOTALLING TO £470.2M

# Compliant Homeworking

## The benefits of home working

It is estimated that 4 million people in the UK now work from home. This equates to 13% of the UK workforce.

It is also estimated that a further 1.8m employees would prefer to work from home but are not given the opportunity to do so by their employers. With 53% of workers believing that they would be more productive in a homeworking environment coupled with increased job satisfaction, reduced absenteeism and better employee retention rates, is your organisation missing a trick?

Have you considered that rather than employing someone because they can commute to the office, you could actually cast the net further and employ the best person for the job, irrespective of where they live.

From a contact centre perspective the potential benefits certainly stack up.

The challenge for businesses looking to adopt this approach has been how to adhere to PCI DSS guidelines. Securing sensitive card data in a physical working environment has proved to be a real challenge, so how on earth do you secure home working environments?

Our PCI DSS compliant payment solution, SOTpay is perfect for homeworkers as it ensures that your agent does not have any visibility of the cardholders sensitive data in the first place, removing risk and ensuring compliance - whether they're in a contact centre or at home.



- **Hire The Best Employees**
- **Easily Handle Fluctuating Call Volumes**
- **Provide 24/7/365 Availability**
- **Enhanced Customer Satisfaction**
- **Reduced Agent Attrition and Turnover**
- **Ensure Business Continuity**
- **Increased Job Satisfaction**
- **Increased Productivity And Productivity And Performance**
- **Reduces transportation issues surrounding adverse weather**
- **Reduces the associated risk of illness and infection (Coronavirus etc)**

# Omni-Channel Customer Experience

As technology advances, it becomes embedded in our culture in different ways. For example, 5 years ago you wouldn't ever go shopping on your watch.

Omni-channel has become a buzzword in business, as organisations endeavour to deliver a multi-channel approach to sales, aimed at providing the customer with a seamless shopping experience, which means that it has become increasingly important for businesses to invest in an omni-channel customer experience.

This applies regardless whether the customer is shopping online from a desktop or mobile device, by telephone or in a bricks and mortar store.

While some businesses currently accept payments via web chat and social media channels, it is acknowledged, that it is difficult to secure and process these payments in a PCI DSS compliant manner. It is also known that businesses that don't use web chat and social media channels to close a deal and/or switch the customer to another channel to pay, miss out on many sales opportunities or suffer from shopping cart abandonment.

SOTpay enables all CNP/remote card payments to be processed in a secure and PCI DSS compliant manner across multiple channels, including telephony, chat and social media platforms, generating all important revenue for businesses and a positive customer journey.

## LIVE/WEB CHAT

With research showing that 79% of customers preferring live chat purely because of the immediacy it offers compared to other channels, live/web chat is becoming the engagement channel of choice. Our payment solution, SOTpay allows you to process secure and compliant payments in real time on chat platforms, alleviating the need for the customer to channel hop. This ensures excellent customer satisfaction results and welcome revenue for the business.

## Social Media Payments

### FACEBOOK

Worldwide, there are over 2.5 billion monthly active Facebook users. There are 1.15 billion mobile daily active users, representing a 23% growth in 2017. Simply put Facebook is too business to ignore. With 5 new profiles created every second, this is a great platform to showcase your business and engage with potential customers.

SOTpay allows you to accept secure and compliant transactions in real time via Facebook Messenger, allowing you to process payments without the need for the customer to call the business to make a payment.

### TWITTER

Twitter is a social networking and microblogging service, enabling registered users to read and post short messages, so-called tweets. With 336 million active monthly users, it can be a great platform to communicate the latest marketing from your business. By using the secure direct message mechanism, SOTpay allows you to take real time payments from your followers in a PCI DSS compliant manner.

### WHATSAPP

With over a billion daily users sending an astonishing 55 billion messages sent a day, the WhatsApp platform continues to grow. If you are communicating with your clients on WhatsApp, why not use the SOTpay platform to accept real time payments?



**Whether you are new to card payments or looking to switch providers, our PCI DSS level 1\* certified cloud payment platform allows consumers to pay merchants for goods and services online, on mobile and over the telephone within the most secure environment.**

## **MERCHANT ACCOUNT SERVICES**

We work with a number of leading acquirers to get your merchant account up and running and to enable you to accept secure payments through various channels.

If you are an established business we can also review your current rates to ensure you have the best rates, functionality and service available.

## **SECURE ONLINE PAYMENTS**

With record levels of fraud occurring within card not present channels, it is essential that you look to protect your business.

At Gala Technology, we'll take care of security allowing you to focus on growing your business. Our payment gateway is PCI DSS Level 1 registered, as an approved service provider by Visa and Mastercard\*\*, providing the perfect platform for your customer to complete secure e-commerce transactions.

Our cloud environment is protected by DDoS mitigation tools. Within the gateway you can control built-in security options including AVS, CV2 checks, 3D Secure and velocity checking.

## **VIRTUAL TERMINAL**

The Virtual Terminal is a web based portal and can be easily accessed through a desktop, tablet or mobile device. Designed for merchants to use with ease when taking mail order or telephone payments and allows a user to process credit and debit card payments, as well as refund transactions, all in real time.

Users are able to operate the system under different permissions providing ideal solution for call centres, sales clerks and larger organisations who wish to restrict the ability to view transaction information or process refunds.

## **CARD ON FILE & TOKENISATION**

Our payment gateways enables you to store the cardholders data in a PCI DSS compliant manner.

This is perfect for companies who have recurring customers. With the cardholders permission, you can take subsequent payments with a few simple clicks, without them needing to do anything.

## **RECURRING & SUBSCRIPTION TRANSACTIONS**

By using our PCI DSS compliant card storage facility, our gateway allows you to create bespoke recurring payment plans, giving you the flexibility you need.

You can determine how much, how often and how long you would like to set up payment plans for, making the solution perfect for subscription or membership payments.

## **SIMPLE PRICING PLANS**

At Gala Technology, we like to keep things simple for our customers. Allowing you to concentrate on your business. Once we understand your business needs, we will offer bespoke pricing plans.

**Starting from just £9.99 a month**

# Card Payment Machines

Regardless of the size or scope of your Card Payment Machine requirements, Gala Technology can provide a suite of convenient and affordable solutions to meet your needs.

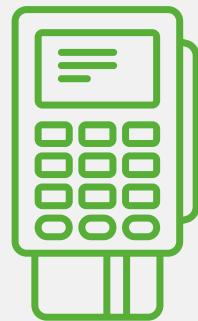
The decline in the use of cash and concurrent rise in digital and card payments has been charted for years and with Card payments accounting for 51% of all transactions in 2019, the first time card has made up more than half of all payments.

Given the impact of COVID-19, the percentage is expected to rocket, with little sign of slowing.

**Simply put – your customers will expect you to accept card payments across all channels.**

Gala Technology, appreciate that it can be difficult to know what solutions are right for your business, which is why we have developed some multi-award winning products and work with the market leading technology providers to ensure our customers have the right solutions to enable them to accept secure and PCI compliant payments from customers.

## WHICH TYPE OF CARD MACHINE IS RIGHT FOR YOUR BUSINESS?



**PRICES FROM  
JUST £7 PER  
MONTH\***

\*Subject to terms. Example based on the terminal rental for a PAX S800 terminal on a 48 month contract.

Excludes processing and PCI DSS compliance fees.

## Countertop:

A countertop card machine is suitable for businesses that need to take payments from a fixed point, such as a till point, making them ideal for retail, hospitality, cafes and convenience stores.

Connecting through a phone line and broadband, these terminals are compliant with the latest PCI PTS standards.



## Portable:

Portable card machines allow you to enable staff to take payments around your premises and are particularly popular within restaurant, cafe and pub environments.

Secure and compliant, these devices are powered by Bluetooth and Wi-fi connectivity.



## Mobile:

Mobile card machines allow you to take debit and credit payments anywhere with mobile coverage. Perfect for businesses on the move, whether you're a trades-person, a delivery business, or need to take payments at outside events or market stalls.





integrated technology solutions

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