

From: Adam Voce <adam@g-cv.com>  
Sent: 22 October 2017 19:52  
To: Nicola Peters <nicolapeters@g-cv.com>  
Cc: Aubrey Hayward <aubrey.hayward@ransquawk.com>; Alec Baughan <alec.baughan@ransquawk.com>; George Eaton-Busfield <george@g-cv.com>  
Subject: RE: Credit card charging for The Jet Group Services

Sorry if this is a repetition - seem to be numerous email chains on this matter.

Please can you advise if resolved and provide debtors etc .. see other email on subject ... but essentially is this all working and up and running now? AND have all debtors been charged.

If not this is now a priority to move to top of the tree.

Thanks  
Adam

-----Original Message-----

From: nicolapeters@g-cv.com [mailto:nicolapeters@g-cv.com]  
Sent: 07 September 2017 14:14  
To: George Eaton-Busfield <george@g-cv.com>  
Cc: Albie Turner <ast@pjmarksandco.com>; Aubrey Hayward <aubrey.hayward@ransquawk.com>; Alec Baughan <alec.baughan@ransquawk.com>  
Subject: Re: Credit card charging for The Jet Group Services

Hi,

State of play:

All card payments(including Amex) USD and GBP settle in GBP in the JET Group services account. This was the most cost effective way to deal with transactions and reduce fees.

Apparently still issues with Amex usd charging so I will follow up today.

Thanks,

Nicola

On 2017-09-07 13:50, George Eaton-Busfield wrote:

Nicola,  
Please can you update on this.  
Thank you.

From: Aubrey Hayward [mailto:aubrey.hayward@ransquawk.com]  
Sent: 12 July 2017 12:10  
To: Alec Baughan <alec.baughan@ransquawk.com>  
Cc: Nicola Peters <nicolapeters@g-cv.com>; Albie Turner <ast@pjmarksandco.com>; George Eaton-Busfield <george@g-cv.com>  
Subject: Re: Credit card charging for The Jet Group Services

My 2 cents worth is in agreement.

Aubrey

On 11 July 2017 at 14:47, Alec Baughan <alec.baughan@ransquawk.com<mailto:alec.baughan@ransquawk.com>> wrote:  
It's down to Jet's preference, of course, but my tuppence worth: I would keep USD separate going into a USD denominated account, then make block transfers to the GBP account as and when required.

Alec.

From: Nikki Peters  
[mailto:nicolapeters@g-cv.com<mailto:nicolapeters@g-cv.com>]  
Sent: 11 July 2017 14:32  
To: Aubrey Hayward  
<aubrey.hayward@ransquawk.com<mailto:aubrey.hayward@ransquawk.com>>  
Cc: Albie Turner <ast@pjmarksandco.com<mailto:ast@pjmarksandco.com>>;  
George Eaton-Busfield <george@g-cv.com<mailto:george@g-cv.com>>; Alec  
Baughan  
<alec.baughan@ransquawk.com<mailto:alec.baughan@ransquawk.com>>  
Subject: Re: Credit card charging for The Jet Group Services

Hi all,

I can see the vast majority of these declined payments are for Amex USD. We are currently unable to accept Amex USD payments. I have been trying to resolve this problem since last week - we were set up with Amex merchant numbers to facilitate GBP-GBP payments across our 3 payment platforms (ecommerce, futurepay, telephone payments). So as it stands we need a further 3 Amex merchant numbers to accept USD payments. I spoke to Amex again this morning and was going to ask for feedback from you all as to whether you want the Amex USD payments to clear into the JET Group GBP or the The JET Group USD account. There are less fees associated with USD-USD, however historically, all currencies cleared into the RAN Lloyds GBP account, and all other USD card payments through Worldpay clear in GBP too. Please advise so I can get the application paperwork sorted. Unfortunately even after the application is complete it can take up to two weeks before we are supplied with a merchant number from Amex. In this instance, I suggest that we could contact clients individually to explain the situation to see if they are happy to either:

- one off payment on another card
- double payment with next month fees

All other customers with declined cards should be contacted individually. The card could be declined for usual reasons (expired etc) or, the user may have higher security settings and the bank could have flagged the payment as potential fraud owing to the change in business name. In this instance we have to advise the client to contact their card provider.

Happy to discuss whenever.

Kind regards,

Nicola

On 11 Jul 2017, at 14:11, Aubrey Hayward  
<aubrey.hayward@ransquawk.com<mailto:aubrey.hayward@ransquawk.com>>  
wrote:

Would like to include Alec in this conversation as we had discussed  
this internally that Anita and Sarah here should/could contact clients  
with outstanding payment issues to assist.

Likewise I'm pretty sure Nikki has gotten to the bottom of why this  
has occurred and has a solution.

Nikki/Alec/Albie whens a good time to meet or conf call this week?

Aubrey

On 11 July 2017 at 14:03, Albie Turner  
<ast@pjmarksandco.com<mailto:ast@pjmarksandco.com>> wrote:  
Hi guys

Can we discuss please?

<image001.png>

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From: RAN Billings

Sent: 11 July 2017 12:01

To: Albie Turner <ast@pjmarksandco.com<mailto:ast@pjmarksandco.com>>

Subject: Credit card charging for The Jet Group Services

Hi Albie,

In the last two months of charging cards through the new WorldPay  
account we have been averaging around the 70% mark for transactions  
being successful. In the month of June we had a significant amount of  
Amex cards being declined and it stood out as being a potential reason  
for the lack of cards being charged.

Nicola then contacted WorldPay which they then added the ability to

charge Amex cards. I have completed charging the card for July and we have 64 customers who were unable to be charged for reasons you will see on the spreadsheet attached.

The customers highlighted in yellow have a recurring problem and I have attempted to charge their card multiple times but we are unable to receive their payment. There seems to be a higher amount of USD cards being declined which I have noticed while charging but that could just be because we are charging more dollar accounts overall. The people on their end are attempting to contact their clients to resolve this issue.

Let me know on what the suitable plan of action we should take.

Name: Pierce Dimmick

Address: RANSquawk, 115B Drysdale Street, Hoxton London N1 6ND

Tel: +44 (0)20 7033 8640<tel:+44%2020%207033%208640>

Fax: +44 (0)20 7377 9837<tel:+44%2020%207377%209837>

Email:

billings@accounts.ransquawk.com<mailto:billings@accounts.ransquawk.com

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