



# - Security Policy

It is our top priority to ensure that your customers' transaction data is kept secure at all times.

## Transaction security

All transaction information passed between merchant sites and Payzone's systems is encrypted using 128-bit SSL certificates. No cardholder information is ever passed unencrypted and you can be completely assured that nothing you pass to The Letting Company's servers can be examined, used or modified by any third parties attempting to gain access to sensitive information.

## Encryption and Data Storage

Once on our systems, all sensitive data is secured using the same internationally recognised 256-bit encryption standards used by, among others, the US Government. The encryption keys are held on state-of-the-art, tamper proof systems in the same family as those used to secure VeriSign's Global Root certificate, making them all but impossible to extract. The data we hold is extremely secure and we are regularly audited by the banks and banking authorities to ensure it remains so.

## System security

The Letting Company systems are scanned quarterly by Trustwave which are an independent Qualified Security Assessor (QSA) and an Approved Scanning Vendor (ASV) for the payment card brands.

We use Payzone for our card payment facilities that is also audited annually under the Payment Card Industry Data Security Standards (PCI DSS) and is a fully approved Level 1 payment services provider, which is the highest level of compliance. We are also active members of the PCI Security Standards Council (SSC) that defines card industry global regulation.

## Links to banks

The Letting Company and Payzone have multiple private links into the banking network that are completely separate from the Internet and which do not cross any publicly accessible networks. Any cardholder information sent to the banks and any authorisation message coming back is secure and cannot be tampered with.

## Internal security

The Letting Company is controlled by the onsite staff, identities are required if the person visiting the site is unknown. All visitors are escorted. No one can enter or leave the building without passing reception area.

## Staff validation

All employees at The Letting Company are checked prior to employment and no unauthorized individual has access to or is able to decrypt transaction information or cardholder data. Our systems only allow access to our most senior staff and only in extenuating circumstances (such as investigations of Card Fraud by the Police). All transaction information and customer card information is secure even from our own employees. Our employees are all registered with professional bodies.

## Disaster recovery

The Letting Company operates on twin data centres to ensure optimal system security and up-time and has a full disaster recovery and business continuation policy.

## **Refund Policy**

This policy explains how The Letting Company handle refunds for payments paid by debit or credit card.

All refund requests must be made by the attendee or card holder. You might be eligible to receive a full refund less £25 which covers the checking process that will have taken place. Refunds are always given in the manner in which the original purchase was paid.

Refund requests must include the name of the attendee and/or transaction number.

Refunds will be credited back to the original debit or credit card used for payment.

No refunds for the surcharges over the payment made by debit or credit card.

\*There is no transaction fee for clients paying by debit card.

\*\*A 2.5% transaction fee is payable by clients using a credit card, business debit card or commercial card.