

A background image showing a hand holding a credit card over a laptop keyboard. The image is overlaid with a semi-transparent blue filter. The credit card is a Barclay's card, with the number 5678 9012 3456 and the name J. Smith visible. The laptop keyboard is partially visible in the foreground.

# Small business telephony agent user experience





Small business owner

## Ajay Imani

Ajay started his business in his final year of university. As a talented guitarist he was keen to turn his hobby and passion into his full time job. Ajay has been providing friends and family music lessons and has recently begun hiring out a studio a couple of days a week to bring his clients to.



### Sole Trader

Ajay operates the business alone and has not yet taken the steps to register his business.



### £30k Turnover

Ajay aims to increase his turnover in the next year by more than double to sustain himself.



### Single product

Ajay is looking for a lightweight reader to take to events with him that's portable & low cost.



### Existing banking relationship



# Ajay's goal

Ajay has his biggest event of the year coming up in less than a week. He doesn't want to lose out on sales by not being able to take card payments from potential customers. Ajay needs to receive his product and be confident enough to trade by the time the event begins.

Time poor

Fear of loss

Learning

Launch prototype



# Ajay's goal

Ajay has his biggest event of the year coming up in **less than a week**. He doesn't want to **lose out on sales** by not being able to take card payments from potential customers. Ajay needs to **receive his product** and be **confident** enough to trade by the time the event begins.

Time poor

Fear of loss

Learning

Launch prototype



Incoming call



# Lets get started



## Create a profile

Let's check some details about the business so we can direct you to the right journey.

 Give a quote in just **3** minutes

First name

Ajay

Last name

Imani

Contact number

07219 011922

Application source

COV - SEO & Direct BAU

Trading name

Ajay Music

Trading postcode

NN4 7SG

Business type

**Sole Trader**

Partnership

Ltd company

Other

Member of a trade association or campaign?

Yes

**No**

Do they need a Barclaycard product?

**Yes**

No

How many card readers or products are needed?

**One**

More than one

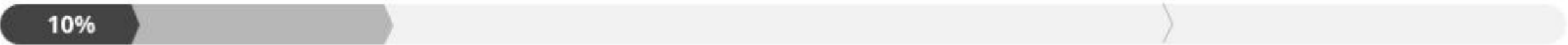
Create profile



Rick Pickle  
SME Sales team

# Ajay music

Ref: 0010193912



Contact: Ajay Imani

Owner: Rick Sanchez

Updated: Just now

- Overview
- Notes 0
- Attachments 0

## Your Quote

2 Mins

### Find the right product

Choose a product hat suits the customers business to grow and take card payments to suit them

0%

Start

Tailor pricing package

0%

Not started

## Business profile

4 Mins

## Setup and fulfill

2 Mins

Ajay music | [Overview](#)

Ref: 0010193912

15%

# Tailor Pricing Package

To help us find the right package for the customer, we need to understand more about how they trade

## About the business

Trade class

310 - Music stores &amp; instruments



## Financial predictions

Week | **Month** | Year

Monthly business turnover

£ 2,000

Yearly: £24,000

Monthly card turnover

£ 1,500

Yearly: £18,000

Average transaction

£ 40

Business card %

5

%

Card not present %

20

%

Tailor pricing


Step in progress  
Quote step 2 of 2

Go back to product

Save &amp; go to overview

Ajay music | [Overview](#)

Ref: 0010193912

15%

## Tailor Pricing Package

To help us find the right package for the customer, we need to understand more about how they trade

### About the business

[Edit details](#)

#### Music stores & instruments

Business turnover  
**£24,000**

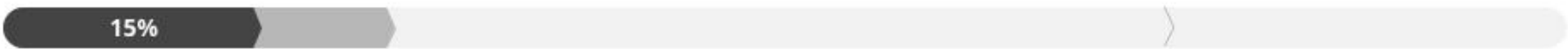
Card turnover  
**£18,000**

Average transaction  
**£40**

Business card  
**5%**

Card not present  
**20%**





## Tailor Pricing Package

To help us find the right package for the customer, we need to understand more about how they trade

### About the business

[Edit details](#)

#### Music stores & instruments

Business turnover	Card turnover	Average transaction	Business card	Card not present
£24,000	£18,000	£40	5%	20%

Classic

Simple

### Classic pricing plan

— Default ▾ +

<b>1.00%</b> Debit cards	<b>1.60%</b> Credit cards	<b>1.10%</b> Visa Business	<b>2.50%</b> Commercial cards
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Refunds	A fixed fee covering our costs of issuing a refund	<b>£0.30</b>
Authorization	Added to every transaction we seek authorization for	<b>£0.03</b>
Card not present	Applicable if the customer is not present (eComm, Moto)	<b>0.20%</b>
International transaction	Applied to payments taken from cards issued outside the EU	<b>2.20%</b>



#### Real world example

If a customer spends £40 using a personal UK debit card, the charge would be 43p. A 3p authorisation fee and the 1.00% card charge.

### Optional extras

Default |

<input checked="" type="checkbox"/>	Discover network	<b>Standard</b>	Contains Discover cards© and Diners International club©
<input type="checkbox"/>	American Express	<b>2.2%</b>	We'll pass their details to American Express who'll be in touch

### Account and service fees

Monthly minimum billing	The minimum monthly fee we'll charge a customer	<b>£20.00</b>
Early cancellation fee	We'll apply this if they cancel their contract within 18 months	<b>£125 + VAT</b>
Chargeback	A fixed fee covering if payment is disputed by a customer	<b>£20.00</b>
PCI Compliance breach	A fixed monthly cost, charged per outlet if non-compliant	<b>£25.00</b>
PCI Compliance service	We'll be in touch within 14 days, starting at £4.80 a month	<b>Varies</b>

#### Joining fee

This covers the costs of setting up their merchant account. Payment will be taken as part of their first months billing.

£150 ▾



# Ajay music

Ref: 0010193912



Contact: Ajay Imani

Owner: Rick Sanchez

Updated: Just now

## Profile overview

Quote

[Send quote](#)

Edit quote

Barclaycard flex card reader

Monthly cost  
£15 + VAT

Contract length  
18 Months

Debit cards	1.00%	Business debit	1.10%
Credit cards	1.60%	Commercial cards	2.50%
Discover Network	Standard	American Express	2.20%

Business profile

⌚ 4 Mins

Business details

Tell us where they're based and where we should pay and bill them from

0%

Start

Key business people

0%

Not started

Setup and fulfilment

⌚ 2 Mins

65%

# About the business

Tell us more about their business, where they're located and their bank details

## Business details

  
Sole Trader

  
Partnership

  
Ltd company

  
Other

Trading name

Ajay music

### Trading address

1234 Pavillion Drive, Northampton,  
Northamptonshire, NN4 7SG

[Search again](#) [Edit address](#)

Trading start date

03/2019

Are they UK VAT registered?

Yes

No

Do they have a business website?

Yes

No

## Bank details

Tell us where to pay their funds and collect our payments.

### Barclays account details

Sort code **20-63-91**    Account **10229102**    Type **Personal**

☒ Use this account for to settle funds to and collect our fees

## Trading restrictions

Do they plan to trade with individuals or businesses in Cuba, Iran, Syria, North Korea or Crimea?

Yes

No



**Barclaycard Flex card reader**

Monthly	£25.00+VAT
Contract	18 Months

---

Debit	1.00%
Credit	1.60%
Visa Business	1.10%
Commercial	2.50%

### Profile contact

Ajay Imani  
07219 011922 [Edit](#)





Rick Pickle  
SME Sales team

# Ajay music

Ref: 0010193912



Contact: Ajay Imani

Owner: Rick Sanchez

Updated: Just now



## Profile overview

### Quote

[Send quote](#)

Edit quote

<b>Barclaycard flex card reader</b>		Monthly cost <b>£15 + VAT</b>	Contract length <b>18 Months</b>
Debit cards	<b>1.00%</b>	Business debit	<b>1.10%</b>
Credit cards	<b>1.60%</b>	Commercial cards	<b>2.50%</b>
Discover Network	<b>Standard</b>	American Express	<b>2.20%</b>

### Business profile

⌚ 1 Mins

Business details

100%

[Edit details](#)

Key business people

100%

[Edit details](#)



**Profile ready for decision**  
Estimated time to return decision: **1m 24s**

Send for decision

### Setup and fulfilment

⌚ 2 Mins



## Ajay music

[Overview](#)

Decisioning

Ref: 0010193912

75%

Tell us where to send their countertop card reader, when they'd like it and who we should address the package to.

Delivery address

☒ Trading premises

140 Bridge Street, Northampton, NN1 1PZ.

☐ Registered address

Buckingham Palace, Westminster, London SW1A 1AA

☐ Current home address

The Shard, 32 London Bridge St, London SE1 9SG

Is the key contact the delivery recipient?

☒ Yes☐ No

After they've signed their documents we'll dispatch their card reader which they should receive within 48 hours of signing their documents to the address above.



Step complete  
1 of 1 setup & fulfilment

[Return to overview](#)[Save & submit](#)

Pickle Rick  
SME Sales teamAjay Music | [Overview](#)

Accepted

Ref: 000291291

75%



## Profile accepted

We've run some checks and have accepted Ajay Music as an official Barclaycard Merchant

☒ Trading premises

140 Bridge Street, Northampton, NN1 1PZ.

☐ Registered address

Buckingham Palace, Westminster, London SW1A 1AA

☐ Current home address

The Shard, 32 London Bridge St, London SE1 9SG

Is the key contact the delivery recipient?

☒ Yes☐ No

After they've signed their documents we'll dispatch their card reader which they should receive within 48 hours of signing their documents to the address above.




Step complete  
1 of 1 setup & fulfilment

[Return to overview](#)[Save & submit](#)



Ajay Music


AcceptedRef: 000291291



## Profile submitted


Thanks, we've got everything to run our checks and get their business trading!

[Edit profile](#) [Open in classic](#)

 **Profile accepted**


Decision made 12:07, July 23 2019

### What's next?




#### Review and sign documents

We'll email the agreement and terms to be reviewed and signed. They'll need their application reference and mobile to hand to access their e-docs.

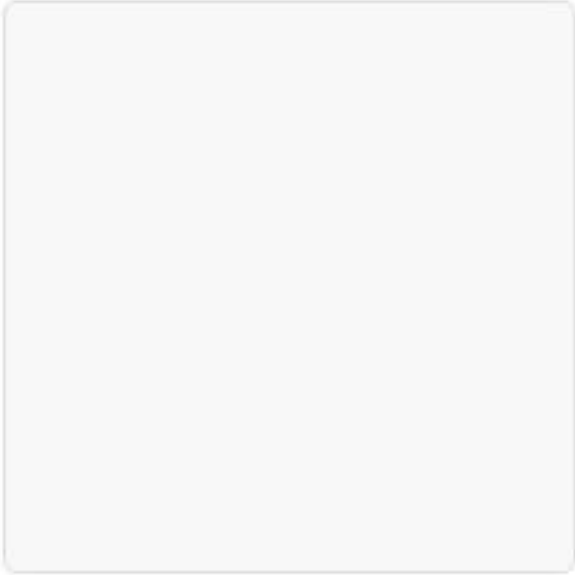
 **Ajay Imani**

AjayImani@AjayMusic.com

07728 291231




[Download documents](#)








#### Card reader delivery and setup


Once documents have been returned to us, we'll send their card reader to their chosen address which they'll receive within 48 hours of it being dispatched.

 **Barclaycard Flex card reader**

### Call feedback

How effectively do you feel you were able to serve the caller today?





**Profile submitted**

Updated: 6 August 2019 by Rick Sanchez

Create new profile