



PPH Payment verification policy

1 Introduction

THIS PEOPLEPERHOUR ('PPH') PAYMENT VERIFICATION POLICY HEREBY INCORPORATES BY REFERENCE ALL TERMS, CONDITIONS, RULES, POLICIES AND GUIDELINES ON THE SITE INCLUDING THE [TERMS & CONDITIONS](#).

This Policy is effective as of 1st December 2010 and your continued use of the Site after that time signifies your acceptance of this Payment Verification Policy.

It is very important to read and understand this document, as it may affect payments pertaining to work you secure on PPH.

2 Summary

Key points to note

For Clients	For Freelancers
Verification is a simple and quick process that simply requires you to trace two random payments made by PPH on your Credit Card statement and type them in a field in your 'My cards' section as outlined here . This will validate that you are the authentic user of the Cards	To avoid any possible delays in getting paid make sure you check that the Client is PPH Verified as early as possible and if they are not ask them to complete the Verification Process. This is a quick and simple process outlined here
You can verify a Credit Card at any time. Once you accept a bid we automatically credit your card with the two amounts mentioned above so you can start the process. PPH DOES NOT STORE YOUR CARD DETAILS AT ANY TIME	Make sure you do not release any work to the Client if they are not PPH Verified if you want to make sure you remain 100% protected. PPH may refrain from processing payment if the Client is not Verified
Once you Verify you get the above badge on your profile which gives Freelancers assurance and comfort that they will get paid timely. Freelancers are advised to not release any work to you unless you become Verified	We perform verification in order to protect our site and our users from Credit Card fraud which unfortunately is a growing problem online. Verification is a simple and quick way to ensure that the Client is the authentic user of the Credit Card

3 Background

3.1 What is Payment Verification?

Payment Verification is a process whereby we validate the authenticity of the Credit Card holder. We aim to Verify all payments to keep our site and users protected from credit card fraud, so we advise that

- Clients get verified as early as possible to give the Freelancer assurance that they will get paid timely. Verification is a quick and simple process as outlined [here](#).
- Freelancers DO NOT release any work done to the Client until they are PPH Verified. If work is released this may pose the risk of late or non-payment in the event that the Client does not get Verified.

3.2 Why do we need to Verify payments?

Credit Card fraud is unfortunately a big problem on the internet. Companies who receive payments via Credit Card (like PPH) are prone to what is known as ‘**chargeback risk**’ whereby the payment received can be returned to the card holder automatically by the Bank if the holder of the card declares that payment as ‘not recognised’.

Under the consumer Protection Act Banks automatically process chargebacks which means that the merchant (in this case PPH) loses the money even if the goods or services have been dispatched.

This for example happens when the card is stolen and then used by someone else: the true holder can (and in most likelihood will) claim this ‘charge back’ from the bank on receipt of the statement, which means the company that initially received the funds loses them. This is called a ‘chargeback’.

4 How does Verification protect you?

4.1 For Freelancers

If you as a provider of a service were to receive payment directly through a Credit Card you would be prone to the same Chargeback risk and would have to contest it with the bank which is a lengthy and painful process.

Our Payment verification Policy protects you from this risk and assigns the work to our experienced payments team who deal with it so you can focus on what you do best!

4.2 For Clients

Clients who get PPH Verified benefit from the following:

- a) winning the trust of the Freelancer that they are the authentic holder of the card by having the prominent PPH Verified badge displayed on their profile
- b) incentivising the Freelancer with faster payment
- c) processing ‘one-click’ payments with the same card without having to re-enter the details

PLEASE NOTE THAT WE DO NOT STORE CARD DETAILS FOR SECURITY REASONS. OUR SYSTEM DOES ALLOW HOWEVER FOR OUR USERS TO PASS PAYMENT ON THE SAME CREDIT CARD THAT HAS BEEN VERIFIED

5 What is the difference with Escrow Protection?

PPH users often confuse the purpose of the Escrow from the Credit Card Verification policy. Both offer our users protection but for fundamentally different things as outlined below:

- a) **Escrow Protection:** our Escrow facility protects Freelancers & Clients against work disputes. Freelancers can ensure that they are 100% protected by asking Clients to prefund their Escrow at each milestone met. Equally Clients are assured that funds are not released unless the agreed work is delivered. If there is a Dispute PPH will mediate it in accordance with our [‘Dispute Resolution policy’](#) ensuring you get a fair and impartial outcome without either party having to go to court
- b) **Payment Verification:** this protects users from Chargeback risk and credit card fraud explained above. By verifying the payment PPH ensures that the card is authentic and in the hands of its true owner. This does not guarantee that there will not be a chargeback but once a card is verified PPH will take on the risk of chargeback (which may still happen if the Client claims that the goods were never delivered) and contest it with the Bank, saving you the time and cost.

Through the provision of both, together with our proprietary fraud detection software PPH ensures that you operate in a safe and protected environment where your work is 100% protected and you get paid – so long as you use the system correctly!

6 How does verification work?

For an outline of how Verification works please refer to our Help section [here](#)

Verification is a quick and simple process and can be performed at any time.

To speed up the process PPH will automatically credit the Clients credit card with the two random amounts needed for verification once a bid is accepted. All the Client needs to do is to get these amounts from their credit card statement and type them in the form show below and in our [Help Section](#)

7 Instructions for Clients to get PPH Verified

7.1 Adding a Card for verification

Clients can have multiple Cards verified and they can add a Card to get verified at any time (not necessarily on payment). **We strongly recommend to Freelancers to insist on the Client getting their card verified before work begins** (if they are not already) so as to avoid potential delays at the end as explained in clause 3 above.

Instructions to Clients in how to get a Card Verified:

1. Log in to your PPH account
2. Click on 'My Cards'
3. Click on Verify credit card (green button in Screenshot 1 below)
4. Follow the simple 3-step process on that screen (Screenshot 2 below)

If the Client has deposited funds the Card will already have been credited with the two deposit amounts, so all the Client needs to do is to skip to Step 2 in the 'Screenshot 2' below.

Screenshot 1: 'Verify credit card' screen

The screenshot shows the PPH Verified credit card verification screen. At the top, there is a navigation bar with the PPH logo, the text 'peopleperhour.com Job done!', and user information: 'You are currently logged in - Logout | Report Issue | Blog | Help'. Below this is a secondary navigation bar with tabs: Home, How It Works, Find Freelancers, Jobs, Client Account, and Freelancer Account. A green button 'Post a Job - Free!' is on the right. Underneath is a third navigation bar with links: Summary, My Jobs, My Payments (highlighted), My Messages, My Profile, My Feedback, and Settings. A fourth navigation bar contains links: My Balance, My Invoices, Deposit Funds, My Billing information, My Transactions, My Withdrawal Requests, and My Cards (highlighted). The main content area has a header 'My Payments » My Cards'. Below this, a message states: 'You have not yet verified a credit card with us.' To the left is a 'PPH VERIFIED' badge. To the right is a 'Why PPH Verified?' section with three points: 'Faster payment to Freelancer', 'One Click Payment', and 'Win trust of Freelancers'. At the bottom left, there is a green button 'Verify credit card »' and a note: 'Please note: If you have verified your credit card with us previously, please contact us.'

Screenshot 2: Deposit Amounts screen

Step 1: Click the green button to pay a refundable £1.

In order to authenticate your credit card we charge £1 on it which we **immediately refund** with two separate amounts which add up to £1.



Step 2: We refund the £1 in two random amounts immediately.

The refund is automated and immediate. You do not need to do anything here.

Step 3: Look up the amounts after 2-3 days from your credit card statement.

Please note: Whilst the transaction is immediate, please allow for 2-3 working days (depending on your bank) for the transaction to appear on your credit card statement.

Date	Description	Details	Money out	Money in	Balance
14 Feb	Start balance				1,617.91
16 Feb	Payment to Agroh WS Ref: Barclayloan	Standing Order	231.02		
	People Per Hour London SW6 GB			0.27	
	People Per Hour London SW6 GB			0.73	
17 Feb	Payment to Chelsea B/Soc Ref: 32282938	Direct Debit	351.63		

Step 4: Type the amounts in the box.

Click on "My Cards" from the Client Summary screen or click on the link in the credit card verification email sent to you by PeoplePerHour.com. Type the two deposit amounts and click "Verify".

Summary | My Jobs | **My Payments** | My Messages | My Profile | My Feedback | Settings

My Balance | My Invoices | Deposit Funds | My Billing information | My Transactions | My Withdrawal Requests | **My Cards**

My Payments » Verify Credit Card

1. Please tell us the currency in which transactions appear on your credit card statement.

2. Enter the amount for the two deposits made by us on or after Monday 25/Oct/10.

Deposit 1: GBP

Deposit 2: GBP

8 Speeding up the process

To make the process faster, PPH automatically performs Step1 above when the Client deposits funds into their Escrow Account.. An **email reminder** will go out to the Client, in two days time, requesting them to verify the amounts credited on their credit card.

Freelancers can help the process speed up by reminding the Client to do this **BEFORE** they start working on the job. **PPH strongly recommends to Freelancers to insist**

on the Client getting their card verified before work begins (if they are not already) so as to avoid potential delays at the end.

9 How to check if a client is PPH Verified

9.1 For Jobs you haven't been awarded yet

You can check if a Client is PPH Verified by clicking on their profile on the Job post. If the Client has a Verified Card with PPH they will carry this prominent badge



Please note that should the Client choose to pay with a different card they may still require verification so once the job is awarded to you we recommend you check that the card used to pay the initial deposit is verified as shown below

9.2 For Jobs awarded to you:

1. Log in to your PPH account
2. Click on My Jobs at the top
3. You will see a list of all your Jobs (see Screenshot 3 below) which clearly shows if that Client is verified or not

Click on 'Send PPH Verified request' in the actions on the right. This will open up a pre-formatted private message for the Client explaining the benefits of "PPH Verified" and requesting them to sign up as soon as possible. You have the opportunity to edit the message and reformat it as appropriate before sending it to the Client.

peopleperhour.com *Job done!* You are currently logged in - [Logout](#) | [Report Issue](#) | [Blog](#) | [Help](#)

Home | How It Works | Find Freelancers | Jobs | Client Account | Freelancer Account | My Network | **Post a Job - Free!**

Summary | **My Jobs** | My Bids | My Messages | My Profile | My Portfolio | My Feedback | My Payments | My Settings

My Jobs » Jobs in Progress

Jobs in Progress – Jobs you have been awarded. Show: All Jobs | Un-funded Jobs View: Jobs in Progress (76) ?

Stay protected! We recommend you request deposit from the Client in order to always be assured you will get paid. [Learn more >](#)

Job ID	Job	Client	Bid amount	Client PPH Verified ?	Client Escrow Balance ?	Unpaid Invoices	Messages	Actions
13161	Facebook Integration	Debashis C	£1400.00 Fixed Fee	Yes	£0.00	-	0	View details Create Invoice Request Escrow Deposit Mark as Completed Leave Feedback
13147	Website Ad Sales	Rahul C	Base Fee: £4.00 Per Hour OTE: £116 Per Day	Verification Required ?	£91.00	-	0	Send "PPH Verified" request View details Create Invoice Request Escrow Deposit Mark as Completed Leave Feedback

TO AVOID THIS DELAY WE RECOMMEND TO FREELANCERS THAT THEY ALWAYS CHECK THAT THE CLIENT HAS BEEN VERIFIED AS SOON AS THEIR BID HAS BEEN ACCEPTED AND IF NOT TO PERFORM THE ACTIONS ABOVE TO REQUEST VERIFICATION.

10 What if the Client refuses to get Verified?

If the Client refuses to get verified we advise you to:

- a) refrain from releasing work to the client until they get Verified
- b) point the client to the [Help section](#) which outlines the simple and quick process
- c) report it to PPH Customer Support

Please be advised that PPH may withhold processing payment if the Client is not Verified.

11 Does a client only get Verified once?

One thing to note is that Client is in essence verifying a Card (not their profile). If they use a different card to make a payment that is not verified the Verification process may be triggered. In this instance we recommend that you either a) request that the Client pays using the verified cards or b) get this card verified as well.