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Stuart Hopkins  
Email: request-134223-  
c3b227cd@whatdotheyknow.com

FOI Reference: 24662/1780

6 November 2012

Dear Mr Hopkins

Thank you for your enquiry of 19 October in which you requested information on applications for settlement - marriage (SET(M)). This has been dealt with as a request for information under the Freedom of Information Act 2000.

You requested the following information.

*1. Please provide me with the number of Visa applications for Settlement (SETM), returned due to the inability to take payment from credit card numbers supplied on applications.*

In the year October 2011 - September 2012 we rejected 1,221 SET (M) applications due to the card transaction having failed or been declined.

*2. Upon receiving an application for Settlement (SETM) at what point in the process does the UK Border Agency attempt to take payment. Please supply this answer like below.*

- *During first week*
- *During second week*
- *Third week*

ATOS (our payment processing partner) handle payment transactions in the week after they receive the application.

*3. How many attempts to take payment are made?*

ATOS attempts one payment transaction. If the card transaction is returned from the bank as failed or declined the application is forwarded to us as a payment rejection.

*4. Why when applications are rejected due to the inability to take payment, is the form with the payment details not return to the applicant so her or she may check to see if these details where in fact correct.*

ATOS retain the payment page of an application for audit purposes after attempting to take a payment.

If ATOS were to return the payment page, they would black out the card number and card verification number (CVV) so as to prevent any future fraudulent activity occurring against the card details provided. This is in accordance with Payment Card Industry Data Security Standards (PCIDSS)

**The figures quoted are not provided under National Statistics protocols and have been derived from local management information and are therefore provisional and subject to change.**

I hope this is of help to you. If you are dissatisfied with this response you may request an independent internal review of our handling of your request by submitting a complaint within two months to the address below, quoting reference 24662. If you ask for an internal review, it would be helpful if you could say why you are dissatisfied with the response.

Information Access Team  
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As part of any internal review the Department's handling of your information request will be reassessed by staff who were not involved in providing you with this response. If you remain dissatisfied after this internal review, you would have a right of complaint to the Information Commissioner as established by section 50 of the Freedom of Information Act.

Yours sincerely

Sandra Birkinshaw