

LiveProcessor™

Transaction solutions
for card not present environments

MAKING PAYMENTS SIMPLE AND SECURE

ReD's licensed payment processing software, LiveProcessor™, provides merchants with an in-house payment processing solution. LiveProcessor is designed for merchants who wish to have complete control over customer payment and transaction process.

Maintaining compliance with processors and card association's rules and regulations can be a daunting task in the evolving payment industry. ReD takes the burden off of the merchant and ensures LiveProcessor technology is always up to date with the latest processor specifications.

In addition, LiveProcessor offers significant benefits to your in-house payment processing needs including:

- Remote Access Technical Support.
- Assist™ - A comprehensive reporting tool with source code for unlimited customizations by the merchant.
- Load balancing and failover capabilities at the API level, avoiding unnecessary 3rd party software installations.

ReD has a track record of being a leader in bringing new features and functionality to the enterprise market. ReD is dedicated to continue to support the most advanced and important features and functionality emerging in the payment industry.

LiveProcessor™

Key Feature Summary*:

- A full suite of API's for ease of integration
- Check Processing
- Stored Value - Gift Card
- Multiple Currency Support
- Dynamic Currency Conversion
- International Address Verification Service (AVS)
- Retail POS Support (Card and Check)
- MasterCard and Visa POS extensions
- Automated Batch Settlement
- Private Label Card Processing
- Procurement Support
- Support for ebitGuard™, ReD's Fully Managed Real-Time Fraud Prevention Service

*May Vary According to Processor



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PIN-Less Debit Card Processing

PIN-Less Debit provides merchants in selected industries with the ability to accept ATM cards as the payment method for non-face-to-face purchases by consumers. Unlike traditional card-present debit processing, PIN-Less does not require the use of a PIN. The online debit networks offer this capability to highly regulated industries such as utilities, telecommunications, insurance, cable/satellite, government, education and financial services.

Point of Purchase (POP) / Accounts Receivable (ARC) Processing

POP and ARC Entries are electronic check "applications" defined by the National Automated Clearing House Association (NACHA). These applications allow a merchant to convert a paper check to an electronic ACH debit to expedite the funds settlement process.

Access to Bill Me Later™

ReD1 supports i4 Commerce's Bill Me Later payment mark, which is designed to simplify catalogue and website purchases by eliminating the need for a credit card. The Bill Me Later option enables merchants to significantly increase sales conversion rates and reduce transaction costs.

Access to PayPal®

ReD1 supports PayPal as a payment mark which enables merchants to securely, easily, and quickly send and receive payments online. With a business account, a merchant can use the ReD1 Gateway to accept and process PayPal payments from consumers.

Access to Payer Authentication Services

ReD1 supports Visa's "Verified by Visa", MasterCard's "SecureCode" and JCB's "JSecure" payer authentication programs, based on the 3-D Secure standard. These services enable merchants to validate a participating cardholder's identity during the online checkout process.

About Retail Decisions

The Retail Decisions Group is an international electronic payment transaction services business that provides fraud prevention, enterprise-wide payment processing and value-added transaction and consulting services to the retail, finance, telecommunications and e-commerce sectors. ReD is able to predict and prevent payment card fraud, process high volumes of credit card and electronic check transactions and has a platform for a full range of transaction based value-added services.

ReD has more than 16 years experience in payment card risk management and processing services with operations in the United States, Europe, South Africa and Australia.

Retail Decisions, Inc. is a subsidiary of Retail Decisions plc.

Retail Decisions plc is listed on the London Stock Exchange (LSE: RTD). For more information regarding Retail Decisions, visit www.redplc.com.