

# Card Clear

## Offline fraud prevention for retailers

Fraud prevention for bank issued cards  
Reduce losses, chargebacks and requests for information (RFIs).  
Cheque, fuel and agency card protection  
Protection against stolen cheque cards and all major private label payment card types.

Easy integration  
Easy integration with existing EPOS systems, no requirement for major infrastructure investment.

Cost efficient  
Off-line delivery provides cost effective solution for fraud prevention.

The Industry Hot Card File (IHCF) is the UK's most comprehensive file of lost and stolen cards containing 5 million records. It provides card issuers and retailers with the best tool to detect attempted fraud and prevent losses, chargebacks and requests for information.

### Card Clear: the off-line delivery solution

Retail Decisions' Card Clear service provides the best solution for a cost-effective, off-line fraud prevention system. Using the Card Clear data broadcast service retail sites receive IHCF updates on a near-continuous basis via downloads from the Teletext system. Alternatively, for retailers with centralised systems (e.g. supermarkets), leased lines can provide updates as frequently as every thirty minutes. This speed of update dramatically reduces the opportunity for 'same day' fraud.

Not only does Card Clear reduce issuer fraud, which tends to reflect in lower RFIs and chargebacks to retailers, it also provides a useful tool in the detection and exposure of collusive staff.

### Cheque, fuel and agency card protection

The Card Clear service also includes lost and stolen cheque card records. This protects against retail losses on stolen cheque cards and above limit purchases, for which the retailer has liability. In addition, the service holds 500,000 fuel and agency cards offering protection to the card issuing retailer against losses and a means to control delinquent accounts.

### Daily updates

The IHCF is constantly updated - with an average of 20,000 cards currently being added to the file each day. The IHCF is the most up-to-date file, collated from direct feeds from all the major issuing banks in real or near real time. This dramatically reduces the opportunity for so-called 'same day' fraud, which is when the fraudster uses the card rapidly, before the reporting systems have had their effect.

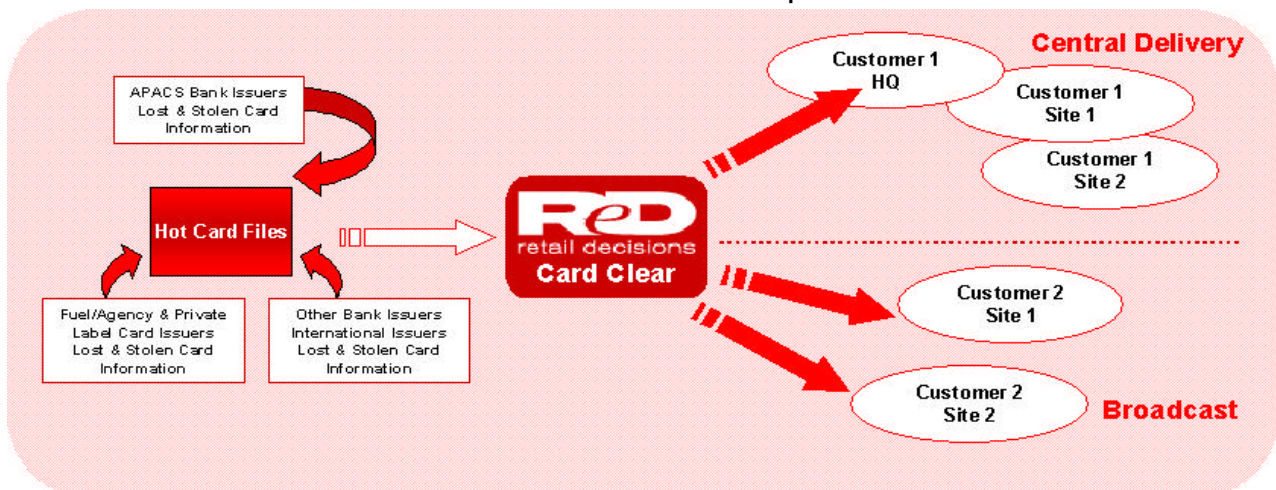
### Easy integration

The Card Clear service is designed for easy integration with retailer's existing EPOS systems, both modern and legacy, providing fraud prevention without the need for major investment.

### Retail Decisions

Retail Decisions currently protects over 7500 high traffic retail sites with systems to help prevent fraud. In 2002, ReD checked almost 1 billion card transactions. Over 1.2 million fraudulent attempts were immediately prevented, valued at an estimated £32 million.

"Card Clear is the best and most cost-effective, off-line fraud prevention solution"



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