

## Transaction solutions for card not present environments

### **MAKING PAYMENTS SIMPLE AND SECURE**

Retail Decisions (ReD) payment gateway is a fully managed service that is designed for merchants who wish to outsource their card-not-present (CNP) payment processing. The ReD1™ gateway is available for e-commerce, call center and interactive voice response (IVR) transactions.

From a single point of integration, ReD1 provides both real-time and batch authorization, fraud prevention and settlement services. It is reliable, resilient and it offers an immediate, comprehensive, turn-key solution for a merchant's payment processing needs. ReD1 is the most stable and robust payment gateway in the marketplace, built to accommodate business growth and high volume processing.

Outsourcing your payment gateway to ReD will allow you to free up internal resources to focus on your core business, leaving your payment processing needs to our experienced team. To ensure your technical needs are always met, ReD's Customer Support Team is available 24/7.

ReD1 offers significant capabilities that make it your ideal gateway solution for secure, electronic payment processing and ReD's value added transaction services. ReD1 is integrated with ReD's fully managed fraud screening service ebitGuard™, and uses a comprehensive set of technologies to provide the most secure processing solution for card-not-present transactions.

ReD1 is a proven solution that enables our enterprise-class merchants to rely on ReD's unsurpassed features and reliability.

## Key Feature Summary\*:

- A full suite of API's for ease of integration
- CISP Compliant
- 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



**Retail Decisions, Inc.**  
100 Village Court  
Suite 100  
Hazlet, NJ 07730

**T** 732 888 0088  
**F** 732 888 1092

**Retail Decisions, Inc.**  
One State Street  
Providence, RI 02908

**T** 401 228 2355  
**F** 401 453 3622  
[www.redplc.com](http://www.redplc.com)

## 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](http://www.redplc.com).