

# ReD1 Gateway

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ReD1 is the premier processing gateway and fraud screening service for electronic commerce credit card and check transactions. Based on Retail Decisions' LiveProcessor™ technology, which is used by some of the largest e-commerce retailers in the world, ReD1 offers a real-time interface to payment processors. ReD1 is the best direct access payment gateway: it's built to service high-volume, 24/7, mission-critical transaction environments, it's extremely reliable and resilient, and it provides an immediate, comprehensive, turn key, solution to a merchant's payment processing needs.

Offered as a 24 x 7 hosted service and residing on Retail Decisions' QRT infrastructure, ReD1 integrates real-time and batch authorization, fraud prevention and settlement services for online, call center and IVR transactions into a single gateway service. 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. The ReD1 service supports Visa CVV2, MasterCard CVC2, BMS, Streamline, HSBC, euroConex, Lloyds TSB, and Amex CID security codes, procurement level 2 and 3 cards, electronic support and multiple bank interfaces in a single service.

ReD1 offers a significant number of features that make it your ideal gateway solution for secure, electronic payment processing:

## **Enhanced Fraud Protection and Reduction**

Retail Decisions' multi-dimensional real-time fraud prevention service, ebitGuard, combines merchant-specific rules, proprietary detection engines, extensive domestic and international fraud screening databases, and neural network technology. This service offering analyses up to 150 variable per transaction to help merchants reduce customer insult rates, transaction out-sort rates and chargebacks due to fraudulent card-not-present (CNP) payments.

Managed and monitored 24 x 7 by a team of experienced risk analysts, ebitGuard provides a real-time risk assessment recommendation while helping merchants to find the precise balance between preventing bad transactions and maximizing good transactions.

## **Access to Payer Authentication Services**

ReD1 supports Visa's "Verified by Visa" payer authentication program, based on the 3-D Secure standard. The Verified by Visa service provides greater online security to credit and debit card payments by enabling participating card issuers to validate a cardholder's identity during the online checkout process.

## **128-bit SSL Technology for Maximum Payment Security**

To protect your customers' payment information, ReD1 supports 128-bit SSL technology. Recognised as the most secure method for transmitting payment information, SSL encrypts all data during transmission to the ReD1 gateway so your customers can shop with confidence and you can increase sales conversion and maximize profits.

## **Unlimited Merchant ID Support**

With ReD1, merchants with multiple sales channels, each with its own separate merchant account, can process transactions through a single consolidated interface. Reporting can be performed individually for each merchant ID

## **Retail Decisions**

Retail Decisions has over 15 years of experience in risk management for CNP transactions. In 2003 Retail Decisions stopped 90 million fraudulent transactions. With access to the best predictive neural technology and the endorsement of leading card associations for established services Retail Decisions offers the highest level of specialist risk management services without bundling with other services. That's why research firm Financial Insights stated,

“Ultimately, all competitors are trying to get into the upper right quadrant.... Retail Decisions is the closest to goal on the strength of its custom risk management capabilities and its international foundation.”

Amongst others we currently provide CNP services to: Comet, B&Q, Travelocity, AT&T, Bell South, BT Cellnet, T-Mobile, Qwest, SNET, Tesco, US West, Walmart, and Worldcom.

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### ReD1 Features\*

- Supports all major processors including American Express, Chase Merchant Services, First Data Corporation (South platform) and Paymentech (N.H. platform)
- Visa, MasterCard, American Express and Diners Club
- Multiple Merchant Accounts
- Multiple Currency Settlement Support
- Detailed Transaction Level Reporting
- Automated Batch Settlement
- Support for ebitGuard™ fully managed, real-time fraud prevention service
- Manual Reconciliation Screen
- Enhanced Fraud Protection and Reduction
- Web-based User Interface
- Programmable Business Rules
- Address Verification
- Visa CVV2, MasterCard CVC2 and American Express CID Verification

\*May vary according to Processor