

Electronic Prepaid Vouchers

Prepaid Cards

REDUCED COST

INCREASED REVENUE

PROMOTIONAL SERVICES

ReD is a leader in electronic gift and promotional vouchers, and owner of the electronic gift voucher site Giftvouchers.com.

Electronic Gift Vouchers

Paper gift vouchers are expensive to distribute and manage, and are at risk from theft and fraud. However, with a rapidly increasing amount of retailing on the Internet, ReD's electronic gift voucher solution offers many benefits:

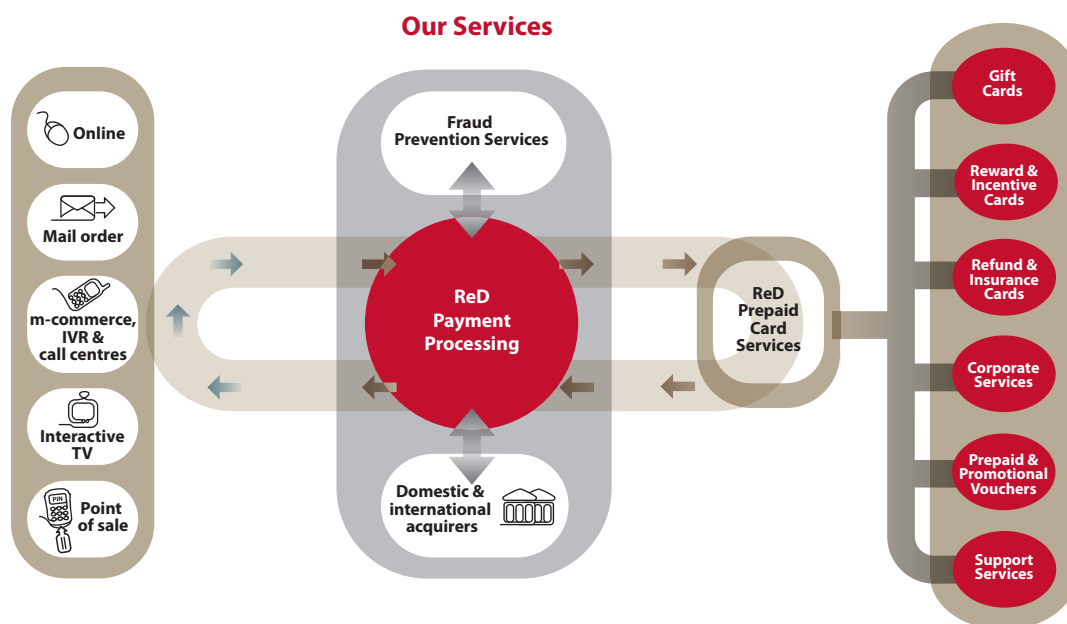
- Consumers buy gift vouchers on demand over the web
- Payment transactions for the purchase can be fraud screened
- Vouchers are delivered instantly by email as a "picture", sent to a mobile phone, or sent by secure post
- Consumers print vouchers out for in store redemption, or store the voucher number
- Vouchers can also be requested and printed from POS terminals
- The consumer, rather than the retailer, is responsible for the security of the voucher before redemption

- Vouchers can be redeemed online, or in-store via our Interactive Voice Response (IVR) system, with instant confirmation and reduction in available funds or cancellation ensuring security and preventing multiple redemption

ReD provides a fully hosted gift vouchers service. We issue electronic gift vouchers on demand, or via batch file, and deliver them directly to the consumer. Our services are fully retailer-branded.

Our vouchers can also be issued in conjunction with our Reward Programmes. For example, consumers could use their points to purchase a voucher for immediate online redemption. In some implementations, reward companies can perform a real-time exchange of points for an electronic code which can be provided over the phone to a consumer who can then redeem the code immediately with the selected merchant.

Some retailers have experience fraud rates of up to 10% on sales of online vouchers. ReD offers full credit and debit card processing with advanced fraud screening services for the purchase of vouchers, reducing the fraud risk considerably for the retailer.



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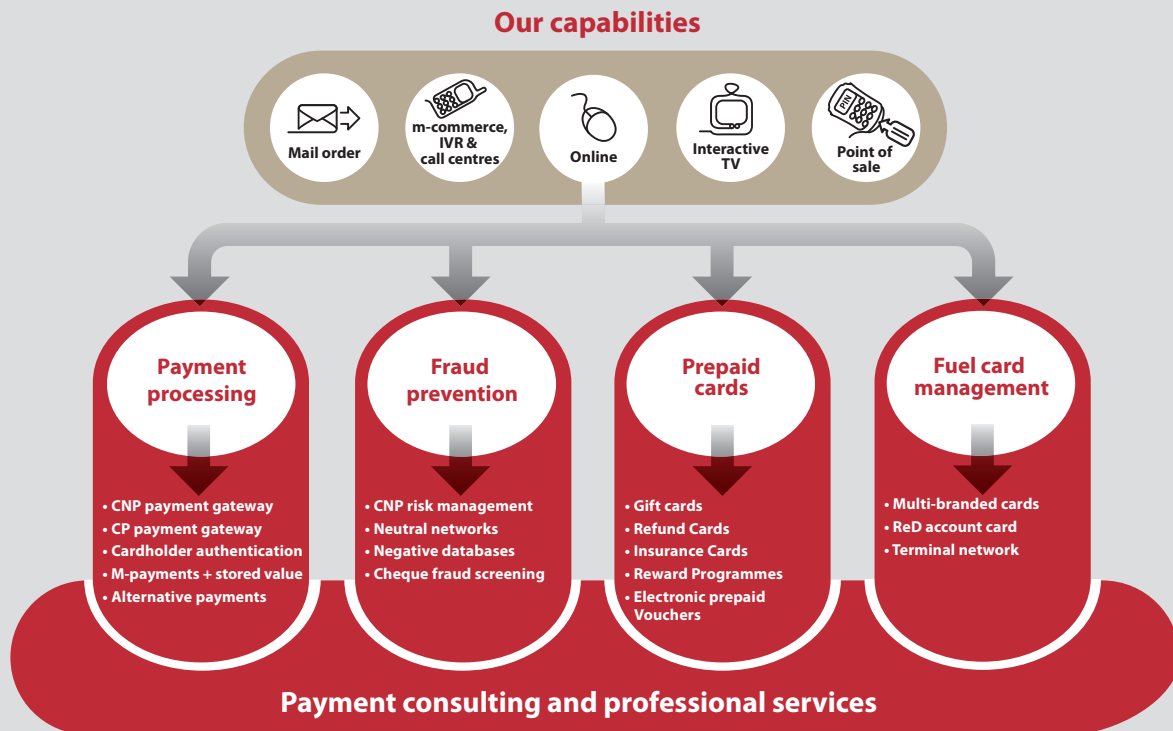
ReD offers promotional voucher services for retail and corporate clients, and has issued over a million promotional vouchers. These are ideal for:

- Rewarding consumer behaviour
- Subscribing to a service or providing email contact information
- Answering surveys
- Maintaining consumer loyalty
- Incentivizing a new consumer to buy a product or service

Promotional vouchers can be issued for an individual retailer, or for a wider group of retailers such as those in a shopping centre.

ReD issues vouchers on demand, and delivers them to the consumers by email, to the mobile phone, or by secure post. Consumers can redeem the vouchers immediately, either through the retailer web site, or in store. ReD provides immediate confirmation of the validity of the voucher, and cancels it to ensure that it cannot be redeemed a second time. When redeeming in store, the retailer uses an IVR system provided by ReD to confirm the validity of the voucher, and fully redeem the voucher funds.

ReD can also provide vouchers and electronic codes in batch, and forward to the retailer in a file for them to issue as and when required.



About ReD

Retail Decisions (ReD) is a world leader in payment processing and card fraud prevention, and a major operator of fuel cards and prepaid cards.

Our customers come from the telecoms, retail, travel, petroleum, banking and the broader e-commerce sectors. We have over 17 years' experience in the fraud prevention market. We are a specialist supplier to the payments industry worldwide and a recognised industry leader with a blue-chip international client base.

ReD's prepaid cards are only one way in which we deliver value to our customers every day.

ReD takes complex and demanding challenges and turns them into complete payment solutions, which are simple and secure. We add real value to our clients' businesses, whilst also saving them money.

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