

ReD Shield

Making Payments Simple and Secure

LESS FRAUD

REDUCED COSTS

INCREASED REVENUE

ReD Shield substantially improves margins through effective fraud prevention solutions for the airline sector.

An Airline's business is flying ReD's business is fraud prevention

Retail Decisions (ReD), a payment card issuer and world leader in card fraud prevention, brings you ReD Shield card fraud prevention. ReD Shield is a fully outsourced, real-time service that removes the requirement for an airline to make a capital investment in a fraud prevention system, and lowers on-going operating costs. The service combines neural technology with customised, merchant-specific velocity and compound rules, coupled with ReD's expertise. ReD Shield provides a real-time risk assessment recommendation designed to allow airlines to reach a balance between preventing fraudulent transactions, while maximising good transactions. ReD Shield is designed to control and eliminate fraud in the global Card Not Present (CNP) environment and is customised for the airline sector.

ReD has over 20 years experience in fraud prevention across multiple sectors and geographies. We process over 14 billion payment transactions every year from over 170 countries. ReD Shield is used by many of the largest blue chip online travel retailers in the world including Opodo, KLM, Thomas Cook, Travelocity, Harvey World Travel and Travelex.

ReD Shield for airlines is based on tried and tested fraud prevention methodologies.

ReD Shield will Reduce internal and fraud related costs for airlines by:

- Significantly reducing chargebacks and fiscal loss
- Safeguarding against surcharges and fines
- Dramatically reducing the number of orders for manual review compared to traditional fraud prevention techniques
- Decreasing time spent on processing exceptions (chargeback notifications, etc.)
- Protecting airline merchant services agreements with the card associations

ReD Shield addresses the most common fraud problems encountered within the airline sector. All elements are customised to the individual requirements of the client, to maximise their sales and minimise fraud. Fraud can only be successfully addressed by a multi dimensional approach incorporating ReD proprietary databases, business rules, velocity technology, IP geographical location technology, chargeback data and artificial intelligence neural network technology. One of the most significant benefits of working with ReD is the ability for ReD Shield to incorporate multiple data fields into the fraud decision process, including itinerary information such as departures, stopovers, arrivals and airport information.

The table below addresses the most common types of fraud situations encountered by airlines and provides further detail of which elements within ReD's service can address the issues.

Airline Fraud

ReD Solution for Airlines

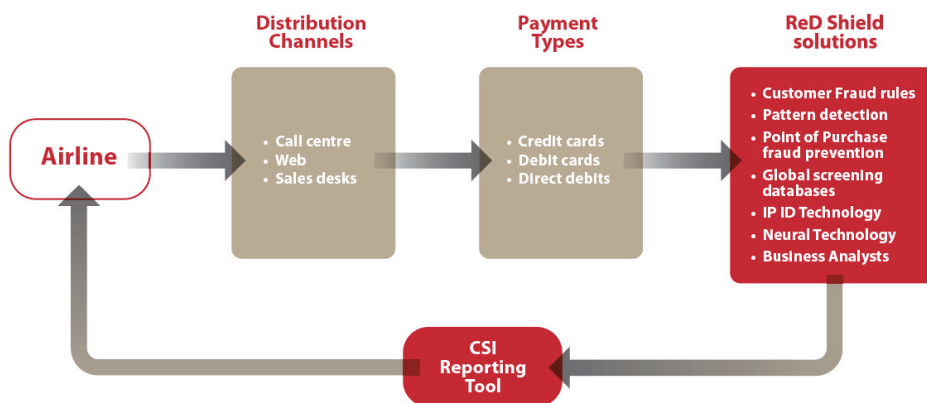
Last minute e-ticket, fraud undetected until too late	Real-time fraud prevention with 0.3 second response time
Fraudsters testing stolen cards on website	Unique lost and stolen card database and additional databases containing millions of records
IP addresses anonymised or mismatch to billing address	IP address geographical locator technology that detects IP ID masking
Focus on high risk routes and lower value fraud missed	ReD service captures all transactions and is fully scalable
Fraudsters using automated technologies	Unique "tumbling and swapping" technology
"Brute" force attacks	Proprietary velocity checking technology
Fraudsters migrating to call centre	ReD Shield can service all CNP environments

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Certain itineraries are known high risk	ReD Shield can incorporate itinerary information including departure, stopover, arrival and airport data
Collaborative and organised criminal activity	ReD will detect and prevent fraud from multiple email and IP addresses linked to one or more physical address or other data variables
Existing internal knowledge and "blacklists"	ReD Shield includes a set of unique bespoke anti fraud business rules incorporating best practice and will also add internal blacklists into the service
Fraud stopped only after repeated losses	ReD's unique neural technology, ReD PRISM™, is proven to detect fraud earlier in the transaction lifecycle
Many fraud solutions are not user friendly	ReD Shield delivers a firm decision to accept, challenge or deny a transaction and further analysis by transaction is available via the web based customer support interface
Little internal expertise on fraud	ReD's team of risk analysts will work closely with a client from implementation and throughout the entire client relationship

ReD Shield Process Flows



About ReD

Retail Decisions (ReD) is a payment card issuer and world leader in card fraud prevention and payment processing.

A specialist supplier to the payments industry worldwide, ReD has over 20 years of experience in the payments industry. its blue-chip international clients come from the global telecommunications, retail, travel, petroleum, logistics, banking and the broader e-commerce sectors. They include Wal-Mart, Macy's, Bloomingdale's, Tesco, China Union Pay, Pemco, Fifth Third Bank, Royal Bank of Canada, Texaco, Shell, Comet, Travelocity, T-Mobile and Virgin Mobile. Based in the UK, the company has offices in the United States, Australia and South Africa with representation in China, India, Japan and South America.

For more information on Retail Decisions, visit www.redplc.com.



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