

Cardholder Authentication

Making Payments Simple and Secure

SECURE

Authenticate the cardholder

LESS FRAUD

Reduce chargebacks and disputes

COMPLIANCE

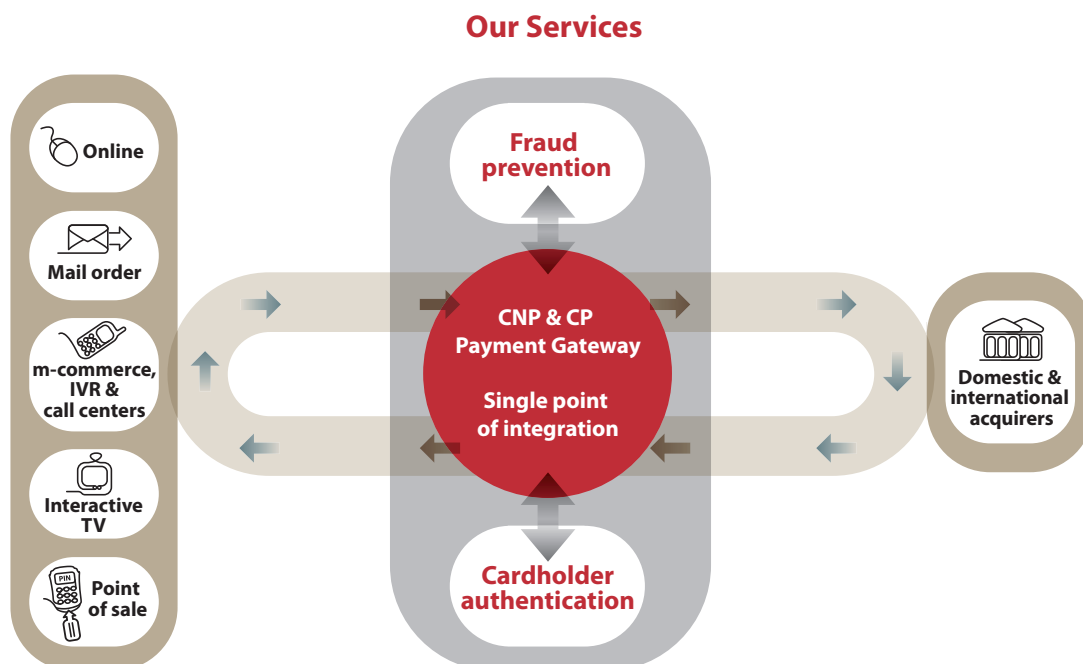
Adhere to industry requirements

Retail Decisions' (ReD) leading payment gateway and fraud prevention services are fully integrated with the latest cardholder authentication methods from card organisations. For card present (CP) transactions we fully support Chip & PIN and have been actively involved in the rollout in the UK. For card-not-present (CNP) transactions we have integrated and supported the latest card organizations' initiatives, including 3D Secure™, Address Verification Services (AVS) and Card Validation Code (CVC).

Our cardholder authentication services are fully integrated with our payment processing and fraud prevention services to ensure that they are easily accessible and provide protection when authentication is not fully adopted.

Cardholder Authentication

Cardholder Authentication is about knowing who is carrying out the payment transaction. While Chip & PIN has significantly improved the situation for CP transactions, cardholder authentication remains a challenge for CNP transactions. With CNP transaction volumes growing at 50% per annum, this is an area that you cannot afford to neglect. The ReD solution supports the following authentication measures for CNP transactions.



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3-DSecure™

This service asks the customer to enter an additional password during the transaction, which is verified by the customer's issuing bank. 3-DSecure is known either as Verified by Visa (VbV), MasterCard SecureCode, or JCB JSecure™ and ReD supports all these variations. ReD enables merchants to meet the requirements of the card associations through a simple implementation. This is achieved by providing merchants with a hosted Merchant Plug In (MPI) via a single interface which is integrated with ReD's payment gateway and fraud prevention services.

Address Verification Service (AVS)

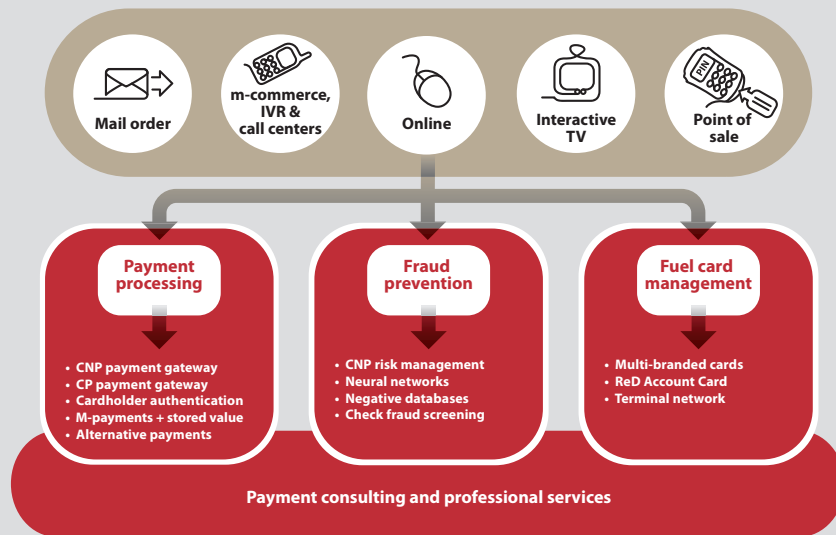
AVS uses the customer's entered billing address, and compares this with the details held by the card issuer. AVS checking can

produce a variety of responses including 'matched', 'mis-matched', and 'not checked'. It is therefore essential to carefully manage these responses to accept as many transactions as possible while declining bad transactions. ReD delivers a clear response to the client by deploying automated decision processes.

Card Validation Code (CVC)

Most cards now contain a three-digit code printed on the signature strip on the back of the card. This code does not appear on the magnetic strip, nor is it embossed on the card. It therefore requires additional effort for a fraudster to clone a card. Asking the customer to enter it reduces the potential for fraud. The code is variously known as CVC2, CVV2, and CID by different card organisations.

Our Capabilities



About ReD

Retail Decisions (ReD) is a payment card issuer and a world leader in card fraud prevention and payment processing. Headquartered in the UK, ReD's international presence covers Europe, the US, Australia and South Africa. Additionally we have commercial partners in Japan and South America.

ReD is a specialist supplier to the payments industry worldwide, and is a recognized industry leader with a blue-chip international client base. Our services include fuel cards, fraud prevention, payment processing, prepaid cards and consulting. Our customers come from the telecommunications, retail, travel, petroleum, banking and the broader e-commerce sectors.

ReD's international blue-chip clients include: Wal-Mart, Travelocity, T-Mobile, Coles Myer, Texaco, Shell, Esso, ASDA, Comet, Virgin Mobile, Superdrug, Woolworths, Pick & Pay, Accenture, DHL and Australian Post.

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