

# Card-Not-Present Fraud Prevention

Making Payments Simple and Secure

## LESS FRAUD

## REDUCED COSTS

## INCREASED REVENUE

Retail Decisions (ReD) is a trusted world leader in card fraud prevention and payment processing. ReD Shield™ is a fully managed fraud prevention service, designed to control the ever-growing number of disputed transactions experienced by merchants that operate in card-not-present (CNP) environments, whilst maximizing good sales. This includes ordering on the internet, mail order, telephone order, interactive voice recognition, interactive TV and m-commerce. We negate the need for high capital expenditure of a fraud prevention solution.

CNP fraudulent transactions cost you time and money. From 1998 - 2004, card fraud grew by an estimated 274%\*. The biggest area of fraud growth was for CNP transactions, which grew by over 1000% in that time\*.

### What will ReD Shield™ do for you?

#### Increase your revenue by:

- Accepting more genuine business
- Identifying and protecting your good customers
- Improving customer experience to generate repeat purchases
- Reducing churn to competitors

#### Reduce your fraud by:

- Reducing chargebacks
- Safeguarding against surcharges and fines
- Protecting your Merchant Services Agreement

#### Reduce your costs by:

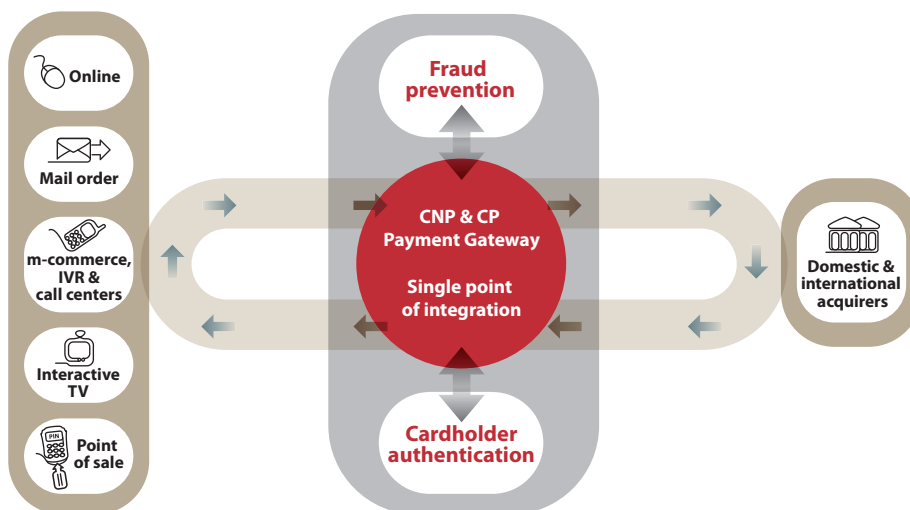
- Reducing the number of orders for manual review
- Re-focusing energies on customer service activities
- Reducing time spent processing exceptions (chargeback notifications, customer complaints etc.)
- Reducing costs associated with bureau and code 10 checks

### Reducing your fraud and increasing your revenue

By working with ReD, you can reduce your fraud and fraud management costs, and increase your revenue.

Typically, ReD can reduce a retailer's fraud to well below 0.5% and, equally importantly, can also reduce existing fraud management costs by as much as 50%. By more careful targeting of fraudulent customers and a decrease in the number of genuine customers wrongly identified as fraudulent, we help retailers increase their revenues by as much as 25%.

### Our Services



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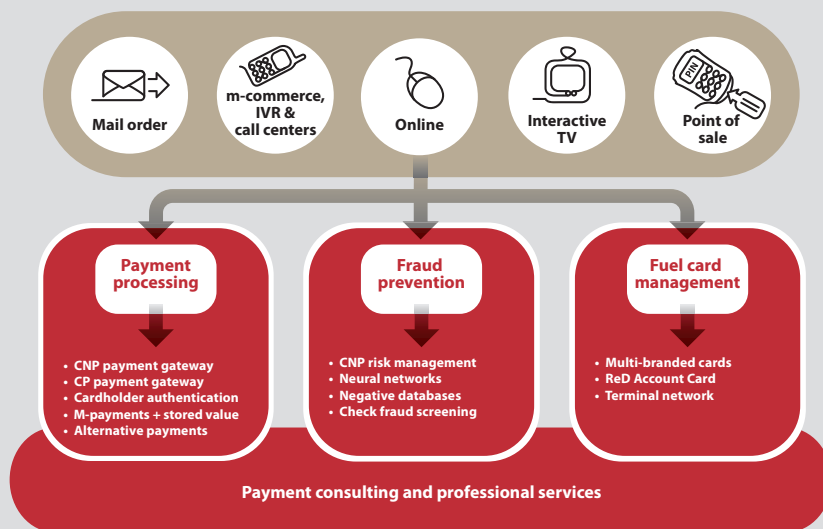
## Our Unique Approach

ReD delivers optimum levels of fraud detection and revenue from genuine customers by combining technology and professional expertise to customise the ReD Shield™ service for specific clients' business models and market verticals.

ReD's unique approach to fraud prevention is delivered using a modular structure. These services currently include:

- Professional expertise and customization: analysis of historical and known fraud data to identify patterns of fraudulent activity and to generate the optimum model for each retailer. ReD's risk analysts actively manage the service to ensure the models are continually updated.
- Fraud detection and business rules: detection of fraudulent behavior and development of specific rules to overcome it, based on multiple factors.
- Screening Databases: all transactions are cross-referenced against ReD's proprietary databases containing 75 million records of known compromised data items. These incorporate industry-standard negative card lists. Positive databases are also used to protect valuable customers.
- Neural networks: real-time assessment of the transaction risk based upon knowledge of millions of previous transactions, using ReD's neural technology.
- Geolocation: identification and comparison of IP address origination with data elements such as customer's billing address.
- Decision Engine: after analysis by the entire suite of services, ReD Shield™ delivers a firm decision for 'accept', 'reject' or challenge in less than a second.

## 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.

\*Source: APACS

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