

ReD1 GATEWAY

Payment Solutions for the Card Not Present Environment

MAKING PAYMENTS SIMPLE AND SECURE

Retail Decisions (ReD) payment gateway is a fully managed service that is designed for merchants who wish to outsource their card not present (CNP) payment processing. The ReD1 gateway is available for e-commerce, call center and interactive voice response (IVR) transactions.

From a single point of integration, ReD1 provides both real-time and batch authorization, fraud prevention and settlement services. It is reliable, resilient and it offers an immediate, comprehensive, turn-key solution for a merchant's payment processing needs. ReD1 is the most stable and robust payment gateway in the marketplace, built to accommodate business growth and high volume processing.

Outsourcing your payment gateway to ReD will allow you to free up internal resources to focus on your core business, leaving your payment processing needs to our experienced team. To ensure your technical needs are always met, ReD's Customer Support Team is available 24/7.

ReD1 offers significant capabilities that make it your ideal gateway solution for secure, electronic payment processing and ReD's value-added transaction services. ReD1 is integrated with ReD's fully managed fraud screening service ReD Shield, and uses a comprehensive set of technologies to provide the most secure processing solution for card-not-present transactions.

ReD1 is a proven solution that enables our enterprise-class merchants to rely on ReD's unsurpassed features and reliability.

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Key Feature Summary*:

- A full suite of API's for ease of integration
- CISP Compliant
- Check Processing
- Stored Value - Gift Card
- Multiple Currency Support
- Dynamic Currency Conversion
- International Address Verification Service (AVS)
- Retail POS Support (Card and Check)
- MasterCard and Visa POS extensions
- Automated Batch Settlement
- Private Label Card Processing
- Procurement Support
- Support for ReD Shield, ReD's Fully Managed Real-Time Fraud Prevention Service

*May Vary According to Processor

PIN-Less Debit Card Processing

PIN-Less Debit provides merchants in selected industries with the ability to accept ATM cards as the payment method for non-face-to-face purchases by consumers. Unlike traditional card-present debit processing, PIN-Less does not require the use of a PIN. The online debit networks offer this capability to highly regulated industries such as utilities, telecommunications, insurance, cable/satellite, government, education and financial services.

Point of Purchase (POP)/Accounts Receivable (ARC) Processing

POP and ARC Entries are electronic check "applications" defined by the National Automated Clearing House Association (NACHA). These applications allow a merchant to convert a paper check to an electronic ACH debit to expedite the funds settlement process.

Access to Bill Me Later™

ReD1 supports i4 Commerce's Bill Me Later payment mark, which is designed to simplify catalogue and website purchases by eliminating the need for a credit card. The Bill Me Later option enables merchants to significantly increase sales conversion rates and reduce transaction costs.

Access to PayPal®

ReD1 supports PayPal as a payment mark which enables merchants to securely, easily, and quickly send and receive payments online. With a business account, a merchant can use the ReD1 Gateway to accept and process PayPal payments from consumers.

Access to Payer Authentication Services

ReD1 supports Visa's "Verified by Visa", MasterCard's "SecureCode" and JCB's "JSecure" payer authentication programs, based on the 3-D Secure standard. These services enable merchants to validate a participating cardholder's identity during the online checkout process.

About Retail Decisions

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 with representation in Japan and South America.

ReD is a specialist supplier to the payments industry worldwide, and is a recognized 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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