

# CardExpress

## Online payment and extended card service for retailers

### Transaction authorisation & settlement

Real-time authorisation and settlement of card purchases with acquirer independence.

### Value Added Card services

Efficiently utilise existing payment card infrastructures to provide services such as electronic gift cards and other stored value cards.

### Loyalty

Use existing payment card infrastructures to switch loyalty transactions to real-time, helping retain customers and grow businesses.

### Fraud prevention

Reduce losses, chargebacks and requests for information (RFIs) including fees and fines in the card-not-present market.

### Risk management services

Additional tailor-made services to combat fraud and reduce losses, chargebacks and RFIs.

### Easy integration

Integrates easily with existing EPOS systems and requires no major investment.

With its integrated CardExpress platform, Retail Decisions offers a range of services designed to bring acquirer independent payment transaction authorisation and settlement, extended card functionality and fraud prevention services to a wide range of retail environments.

Designed for use in high street retail outlets and the burgeoning card-not-present (CNP) arena, our services are designed to offer a range of additional services to reduce administration time, provide relevant management data and give added value to customers and at the same time reduce retailer losses, chargebacks and fees.

## Transaction Authorisation & Settlement

The CardExpress online delivery system links to all UK merchant acquirers bringing real-time transaction authorisation at the flick of a switch and independence from any single acquirer. Transaction and fraud screening is combined in one seamless process which takes only seconds reducing queues at the point of sale and processing time in CNP transactions. CardExpress also supports unattended operation processing and zero floor limit cards such as Solo and Electron. CardExpress is CV2/AVS/Chip & PIN compliant.

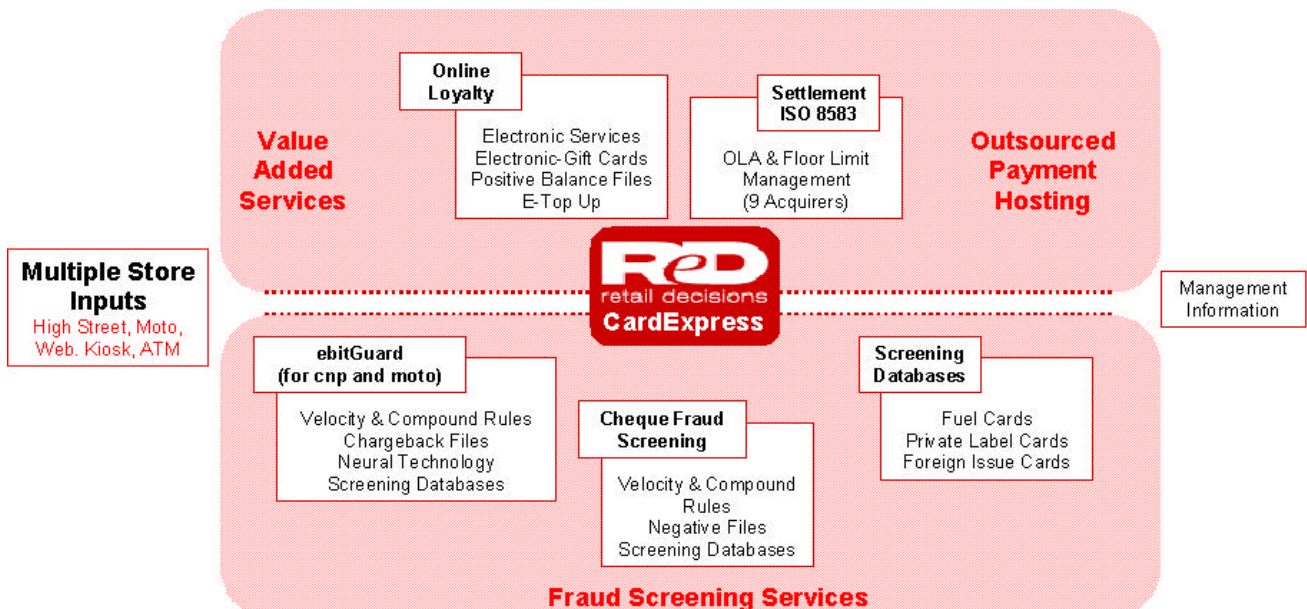
## Value Added Card Services

Retail Decisions can offer a wide range of extended card functionality in both face-to-face and CNP environments. And because we link the CardExpress infrastructure to the retailer's existing payment card systems, there is no need for large-scale investment. Our services include:

Cash Card utilising mag stripe cards to give access to centrally stored pre-paid credit. This is safer than e-purses because credit is stored on CardExpress system, so credit is never lost, even if the card is misplaced or stolen.

E-Gift Vouchers employing mag stripe cards as tokens to replace paper vouchers. This brings better, more cost-effective control and a far greater understanding of spending patterns.

Micro Payments for the internet a pre-paid credit system for small internet purchases where credit is held on the CardExpress system and drawn down as web purchases are made; thus avoiding bank charges and making small payments economic.



## Loyalty

CardExpress is the perfect CRM platform. Using existing payment card infrastructures, it provides an efficient method to track and predict spending patterns and to communicate with customers, not just in real-time but at the best time: at the POS.

It can provide sophisticated data on buying behaviour without the expense of a separate loyalty scheme. And if you have an existing loyalty scheme it will run it more economically whilst improving customer targeting.

## Fraud prevention

The Industry Hot Card File (IHCF) is the UK's most comprehensive file of lost and stolen cards. Containing 5 million records, it provides retailers with the best available tool to detect attempted fraud and prevent losses in any retail environment and for some retailer sectors, this can result in lower merchant service charges.

The CardExpress on-line delivery service offers the easiest access to the IHCF by making real-time checks, at the point of sale. Once detected, a stolen card can be removed from circulation or, in a CNP situation, declined. CardExpress also provides a useful tool in the detection and exposure of collusive staff.

ReD's screening databases also hold over 1.5 million lost and stolen cheque, fuel and agency cards, giving protection against direct retail losses and control over unpaid credit accounts. And with over 600,000 foreign cards currently held on file, CNP retailers also benefit from protection against the massive growth in cross border fraud.

The IHCF is updated by direct feeds from all the major issuing banks in real or near real-time. And with a virtually limitless capacity and cards being added daily, this makes it the most up-to-date file available and an invaluable weapon against so-called 'same day' fraud.

## Risk Management Services

CardExpress is capable of delivering a range of additional services designed to provide further anti-fraud measures and reduce requests for information, chargebacks and scheme fees. These include:

Risk Management Business Rules for the development and application of retailer-specific statistical rules for processing and screening card transactions in real-time or in batches.

Risk Management Screening Databases allowing collation of data on valuable customers and fraudulent activity, and facilitating tailored screening of future transactions.

## Easy integration

CardExpress is designed for easy integration with retailer's existing EPOS systems. And because it is adaptable there is no need for major investment. Card Express is compatible with:

Varied data input protocols including APACS 30, ISO 8583 or customised ones.

All major communication platforms PSTN, ISDN, Paknet and leased line.

## Retail Decisions

Retail Decisions currently protects over 7500 high traffic retail sites with systems to help prevent fraud. In 2002, ReD checked almost 1 billion card transactions. Over 1.2 million fraudulent attempts were immediately prevented, valued at an estimated £32 million.

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