

# Payment Processing

Making Payments Simple and Secure

## FAST PROCESSING

Transactions processed in 300 milliseconds

## RESILIENT

Full disaster recovery on and off-site

## HOSTED

Remain competitive and compliant whilst managing costs

Retail Decisions (ReD) is a world leader in card fraud prevention and payment processing. Our high-volume payment gateway connects our clients with the global banking community for card processing, authorisation and settlement. We are a market leader in Europe for independent online payment processing.

### What will ReD Payment Processing do for you?

#### Our services deliver:

- Fully managed multi-currency payment processing for credit cards, debit cards, cheques, e-top up and e-gift vouchers, across all geographical boundaries
- Multi-channel payment processing for both card present (CP) and card-not-present (CNP) transactions
- Existing integration and links with acquiring banks and processors in the UK, Europe, USA and other geographies
- Industry-standard cardholder authentication
- Mobile payments, stored value, with other alternative payment methods such as PayPal also supported
- Real-time, world-leading fraud prevention

#### This will allow you to:

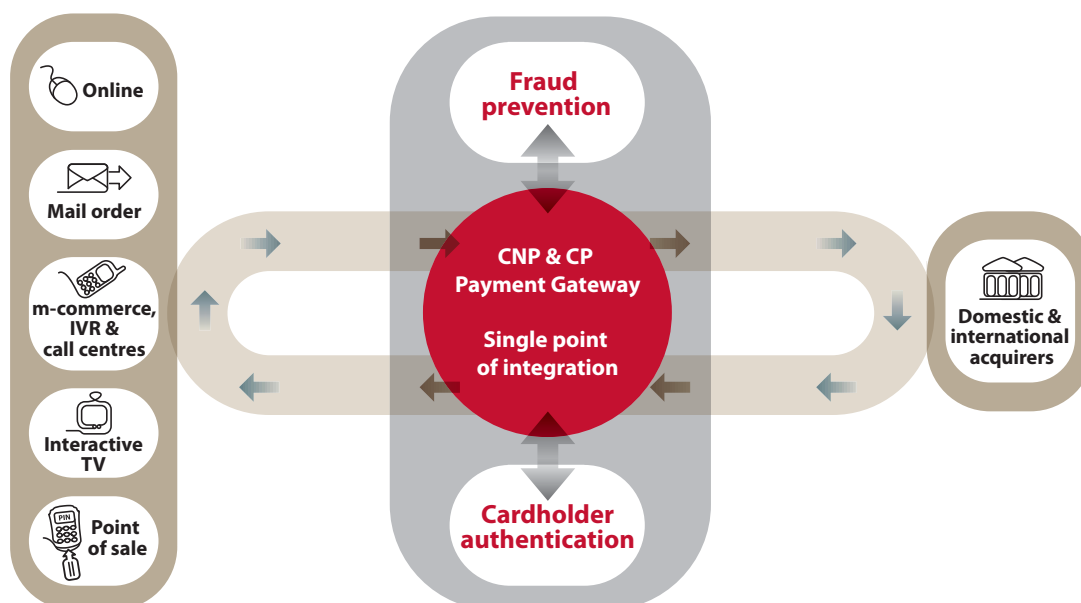
- Concentrate your efforts on developing your profits
- Have a clear understanding of the total costs to your business
- Avoid high capital expenditure
- Launch new payment services speedily.

### Fully Managed Payment Processing

The payment industry continues to undergo rapid change presenting a constant challenge for merchants to remain competitive and compliant whilst managing costs.

ReD can assist. Our fully managed service offers you the ability to process payments without having to worry about the complexity of managing the ever-changing technology, or the many relationships required to run an operation.

### Our Services



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## Multi-Channel Payment Processing

We take care of your total payment processing needs so you only have to manage one supplier relationship. Our payment gateway is currently in use across a wide variety of retail channels, from in-store activity to websites, call centres, mail order and interactive TV, as well as leading the way in mobile telephony and mobile commerce.

## Worldwide Accreditations

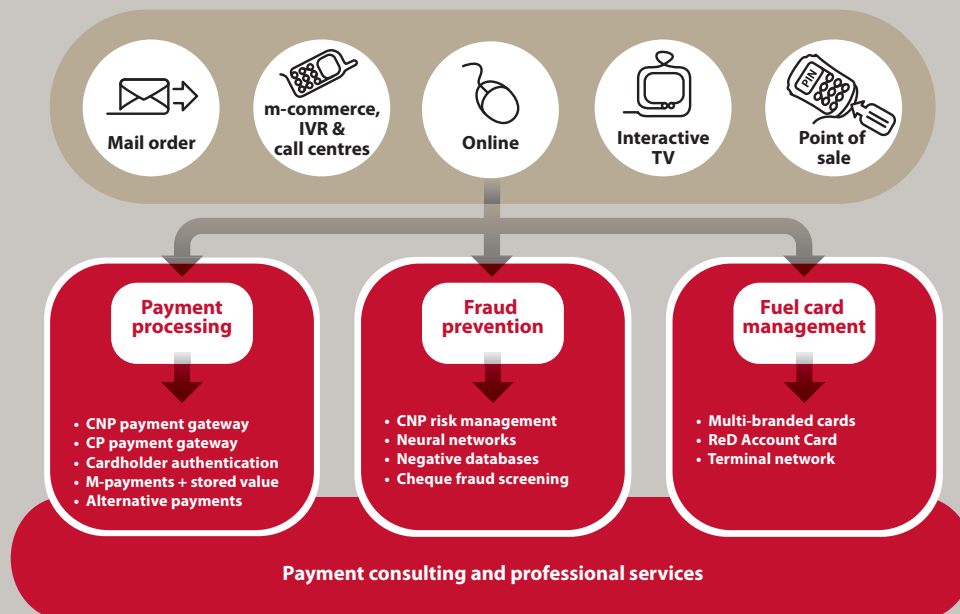
ReD is committed to achieving the highest industry standards - taking the pressure away from you. Our globally recognised accreditations include: Visa Account Information Security (AIS & CISP), BS7799, ISO 9001, Association of Payment and Clearing Service (APACS) Approved Data Recipient, Data Protection Registration and Safe Harbour Registration.

## Ongoing Support

Once live, ReD's teams of analysts, customer service and technical support consultants actively manage the service. This is delivered through telephone support and via face-to-face reviews. We are constantly looking to establish fresh initiatives to ensure that you continue to see the benefits to cost, revenue and sales. Technical support is available 24x7x365 against Service Level Agreements, and we offer full off-site disaster recovery.

ReD's browser-based client interface is unique and offers online management reporting and transaction search capabilities putting the user in the driving seat.

## Our capabilities



## About ReD

**Retail Decisions (ReD) is a world leader in payment processing and card fraud prevention, and a major operator of fuel cards.**

Our customers come from the telecoms, retail, travel, petroleum, banking and the broader e-commerce sectors. We have over 17 years' experience in the fraud prevention market. We are a specialist supplier to the payments industry worldwide and a recognised industry leader with a blue-chip international client base.

ReD's payment processing is only one way in which we deliver value to our customers every day.

ReD takes complex and demanding challenges and turns them into complete payment solutions, which are simple and secure. We add real value to our clients' businesses, whilst also saving them money.

## Contact us now:



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