



Fast, Secure and Advanced – 3 words that encapsulate Commidea’s ICP via XML card processing solution.

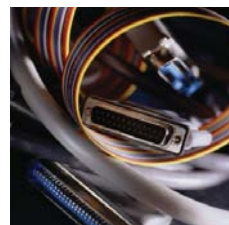
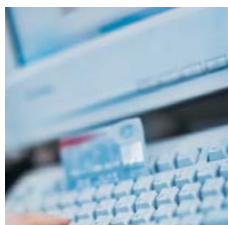
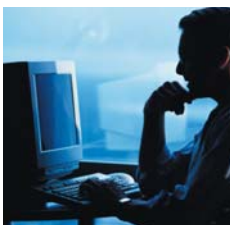
ICP via XML is an **innovative** and **resilient** card processing solution. Suitable for merchants of all sizes, operating in customer not present environments, the solution maximises the latest in card processing technology to swiftly process credit and debit card transactions in seconds.

Utilising Commidea’s fully PCI DSS compliant managed card processing system, transactions are securely processed through high speed communication lines to Acquirers via Commidea’s dual data centres located in different areas of the UK.

Maximising the latest in card payment technology including Token Authentication, Visa Account Updater (VAU), MasterCard Automatic Billing Updater (MABU) and Payer Authentication (Verified by Visa and MasterCard SecureCode), ICP via XML is the complete solution for customer not present merchants.

ICP via XML

- An advanced card processing solution specifically developed for merchants to take credit or debit card payment in any customer not present environment
- Quick and **easy integration**
- Utilises a **fully PCI DSS** compliant managed card processing solution, eliminating the need for in-house hosting and monitoring of systems
- Uses the latest in **high speed communication** technology to authorise and process transactions in seconds
- **Token Authentication** eliminates the need to enter and send sensitive credit and debit card details to Commidea for authorisation and processing, by replacing the card details with a unique reference code
- Supports **Visa Account Updater (VAU)** and **MasterCard Automatic Billing Updater (MABU)**
- **Payer Authentication** (Verified by Visa and MasterCard SecureCode) as standard to reduce fraud



Technical Information:

Overview

ICP via XML is an advanced card payment processing solution developed specifically for merchants operating in customer not present environments. Fast, secure and advanced, it enables credit and debit card transactions to be processed in seconds.

With the backbone of Commidea's technically advanced and powerful ICP managed payment service, Commidea's ICP via XML solution has a number of additional features to make it the most complete card payment solution available today.

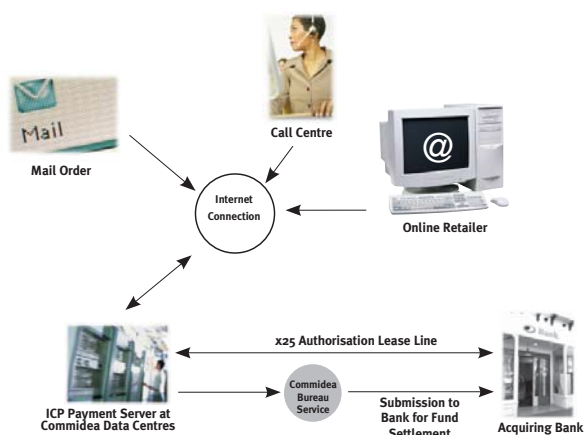
Token Authentication

The Token Authentication module is an advanced feature in the ICP via XML solution that eliminates the need for customers to repeatedly provide credit and debit card details and for retailers to send sensitive card details to Acquirers via Commidea. Instead, retailers can register a credit or debit card with Commidea to store all the sensitive card details required to process a transaction, including card number and expiry date. On receipt of the card details, Commidea send the retailer a unique reference number (Token Number) in return that will be used for future transaction payments.

This enables the retailer to only send Commidea the reference number as part of the transaction process, instead of all the card details, for future payments. Not only this, but it also speeds up the entire payment process for customers, as they no longer have to repeatedly provide all their card details each time they make a purchase. Token Authentication also supports the retailer's aim to achieve and maintain PCI DSS compliance by eliminating the need to transfer card details.

Benefits of Token Authentication include:

- Improved payment process due to unique reference codes replacing card details
- Faster end to end process for customers as they no longer have to repeatedly enter their card details for payment
- Supports the retailer's drive for PCI DSS compliance
- Reduces fraud
- Improved confidence in card authentication due to repeat payment



VAU and MABU

Cardholder details may change for many reasons, including:

- Product upgrades
- Account closures
- MasterCard-to-Visa conversions

All of which, and more, can result in a new card being issued and the existing details therefore being invalid. This can cause frustration on the cardholders part as they experience interrupted service, and also means the retailer would need to expend resources to obtain the updated details.

Commidea's ICP via XML solution has Visa Account Updater (VAU) and MasterCard Automatic Billing Updater (MABU) modules available to eliminate the impact of a change in card details.

Benefits of the functionality include:

- Account-on-file information is kept up-to-date efficiently and quickly
- Improved relationship with customers, due to increased convenience and satisfaction
- Customer receives uninterrupted service
- Costs saved on resources to obtain updated payment information from existing customers
- Increased apparent professionalism as renewals are automatically handled
- Decrease processing costs as no resource is required to process the account renewal payments
- Fewer charge backs to the retailer, because Visa and MasterCard will be validating the cardholder information prior to authorisation and submission of payments

Added Value

The ICP system is continuously monitored on site 24 hours a day, 7 days a week, 365 days a year by experienced systems teams to ensure the continuous processing of transactions.

To assist with implementation, Commidea have a team of experienced implementation engineers to integrate ICP via XML with any merchant's customer not present solution.

After completion and the system is live, should any retailer need any assistance or support, Commidea have a large UK based technical support team to resolve any issues or answer any technical questions.

To complete the cycle, Commidea have developed a web-based Management Information System to enable merchants to configure account information and access advanced reports online, anytime, anywhere.