



ICP from Commidea is an innovative solution that redefines card payment processing technology.

Suitable for organisations of all sizes working in demanding environments including high street retail, hospitality, call centres and e-commerce, ICP offers a viable alternative to the in-house hosting and management of card payment processing systems.

ICP provides merchants with state of the art, fast and reliable on-line processing for all major card types via Commidea's servers rather than a merchant's own. This eliminates the need for merchants to install and operate their own card payment processing systems, along with the associated IT implications.

Created by Commidea, the UK's leading developer of card payment processing technologies, ICP's high specification includes multi-channel functionality, multi-currency processing and ultra fast authorisation. Fast, efficient and reliable, ICP is fully PCI compliant and the future of card payment processing, today.

ICP

Card Processing

"The ICP system provides a trouble free, fast and secure electronic funds transfer system that has reduced hardware, software and IT overheads"
Airflights Direct

"Commidea's ICP service provides a one-stop credit card processing solution for our different sales channels"
Cityscreen

- ICP eliminates the need for in-house hosting of systems by utilising Commidea's servers for payment processing and monitors them 24/7, 365 days a year.
- A truly flexible solution, ICP can be used for multiple channel processing including retail, telesales, mail order, e-commerce and batch.

- **Fully PCI DSS compliant**, ICP is 100% secure, using encryption to safeguard against interception of card numbers.
- ICP supports multiple merchant account processing, corporate purchasing cards and multi-currency processing.
- ICP provides fast transaction authorisation - as little as four seconds, streamlining your point of sale processes.



Technical Information:

Operation

ICP is constructed of several elements that combine to provide merchants with the ability to create a card payment processing system that is designed to meet their exact needs. At the front end merchants can choose to operate their own card payment capture application or can interface through Commidea's own system.

Providing authorisation results returned in as little as four seconds, ICP not only helps to reduce operational issues but can also reduce queues at the point of sale.

With dual data centres based in different locations in the UK, Commidea's ICP card payment processing solution has the resilience and security to ensure the continuous processing of transactions. By seamlessly switching between data centres, pro-active maintenance can be completed without any downtime and enhancements made to reassure merchants that they are utilising and benefitting from the leading card payment processing solution on the market today.

Processing

The processing of transactions via ICP is fast and efficient.

Every transaction is automatically sent via an internet connection to Commidea's ICP system for processing. Once received, the ICP system routes the transaction details to the card holder's bank for authorisation via X.25 lines, a high speed authorisation network. The transaction is either authorised or declined and the resulting message returned to ICP which then sends the response back via the internet to the Merchant's system to complete the transaction. As well as sending the response back to the Merchant's system, ICP stores details of the transaction centrally for settlement to the Merchant's Acquiring bank at the end of the day removing the need for polling.

Security

Like all systems from Commidea, ICP is supported by the latest security measures to ensure total funds transfer confidentially. This includes Payer Authentication (Verified by Visa and MasterCard SecureCode), using encryption of card numbers and offering address verification (AVS) and card security code (CSC) validation.

Merchants can also link into Commidea's specialist fraud solution for even tighter resilience against the increasing number of card fraudsters.

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 installation, Commidea have a team of experienced implementation engineers that can either complete the implementation from start to finish or remotely support any installation.

After completion and the system is live, should any merchant 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.

