



contents

introduction	2
setting the standard for service	3
fully supported	4
highly available	5
physically and virtually secure.....	6
fighting fraud.....	7
fighting fraud <i>continued</i>	8
bank approved.....	9
our products.....	10
product features	11
flexibility and control	12
pricing	13
further information and useful resources.....	14

introduction

Many years of experience – both our own and that of our customers – have taught us that running an online business isn't always what we expect it to be. E-commerce is touted as a cheaper, fuss-free alternative to bricks and mortar business, yet in reality the costs can rocket out of control faster than you can say "hyper text transfer protocol".

What's more, if your suppliers are letting you down, valuable customer relationships can be irreparably damaged and orders lost.

You need suppliers you can trust, starting with those that are visible at the first point of contact between your business and your customers: your store front.

Your customers want to feel safe when they hand over their payment card details, and that means seeing the name of a trustworthy, experienced payment processor at your checkout.

You want a payment processor that won't let you down by being unavailable for several hours each month, charging you extortionate fees or having a Customer Service team that won't speak to you or answer your emails.

securetrading is a different kind of payment processor...

“ I have never dealt with such a helpful and professional company as securetrading. The service provided to us by your staff has been exceptional and I really can not praise you enough. ”

Music download site, securetrading customer

setting the standard for service

Since 1997 **securetrading** has been processing secure online payments from its offices just outside Bangor in North Wales.

In that time we have seen many changes to our industry, with PSPs leaving the market to be replaced by others or being swallowed up by banks.

While it's true that most PSPs offer very similar products and technology, something we've noticed over the years is that where service is concerned, **securetrading's** attention to detail is second to none.

How do we know this?

Throughout this brochure you'll see quotes from just a few of our many happy customers, some of whom have been with us since the very beginning.

From time to time we take calls from merchants who have switched their payment processing facilities from other PSPs to **securetrading**; they often comment that other PSPs simply don't provide as high a level of service as we do.

We believe we have our staff to thank for that. **securetrading** is not a company, it's a team, and every member of our team genuinely cares about each and every merchant and strives to provide the highest possible level of service.

“ My company moved to **securetrading** from a leading competitor, because of **st's** amazing value for money. The service has been equally good and there has actually been less downtime. I would use **st** again and would strongly recommend to others. ”

*e-tailer of adult goods, **securetrading** customer*

fully supported

Our mission statement is: “Through technical excellence and service quality, to securely assist our customers’ growth.” To facilitate this, we believe in offering genuine customer benefits in addition to product features, and the greatest of these benefits is our dedication to fully supported service delivery.

securetrading’s strategy, culture and philosophy have, from the very beginning, focussed on offering as much support as our customers need, in order that they in turn may best serve their own customers.

We appreciate that without our merchants we wouldn’t be here, and that’s why we work hard to build strong relationships with every client. As well as Customer and Technical Support staff, we have a dedicated Client Liaison Manager who is in regular contact with merchants to ensure everything is going smoothly.

Merchants requiring technical assistance can speak to a real person from 6.30am to 11.30pm Monday to Friday. We don’t use voicemail, voice response or premium rate numbers, and there are no unanswered emails – just highly trained, technically experienced people in our own offices, not halfway across the world.

“...he was very polite, extremely helpful, very knowledgeable, dedicated and patient. I only rang to ask for the Support email address and he asked if he could assist with the technical query I had. He didn’t just help - he resolved the problem!”

UK based Asian dating site, securetrading customer

highly available

With **securetrading** you don't get just one payment system – you get two! This means that should the main system be busy, your customers will never be kept waiting – their transactions will instantly be re-routed to our second system, a complete duplicate of the first.

Each system runs across two distributed payment networks, each of which contains six gateways, based at two different secure sites. These two networks are connected to both X25 and ISDN lines to the banks, and this overall combination means some of the highest availability in the UK PSP industry and no single point of failure. Both our payment systems are monitored 24x7 for potential problems, though these are extremely rare.

It takes a matter of just seconds for transactions to be authorised, and it is usually only a few days before the payments are in your bank account. All receipts can be easily reconciled using the reports that can be run painlessly through our transaction management tool, **my-st**. What's more, you can fully customise your payment pages so that they look how *you* want them to look, not how we tell you they should look.

“From now on, each time I'll see a **securetrading** card payment, I'll feel totally secure, knowing that efficient people can back me up if needed.”

*Customer of **securetrading** merchant*

physically and virtually secure

Security, as you would expect, is at the top of our agenda.

Handling payment card details is a massive responsibility and as such, Visa and MasterCard insist that certain requirements are met by any organisation handling their cardholders' sensitive data.

Both Visa and MasterCard carry out complex audits before accreditation is given, and many security features – both physical and virtual – must be implemented before an organisation is approved to handle cardholder data. This is just one of the benefits of using a Payment Service Provider to process your e-payments; we undergo the audits so that merchants don't have to.

We have implemented many measures to provide a high degree of physical protection at our processing sites. Further, each member of staff is police checked.

We also use managed firewalls and other security software to protect the transactional data that passes through our servers, as well as using 2048-bit encryption to ensure transactions remain unreadable when being sent from our servers to the banks. These security measures mean our merchants can rest assured that their customers' data is never going to be compromised and will always be handled responsibly and professionally.

“As far as security goes, we have left that to you guys and you have never let us down.”

e-tailer of silk plants, securetrading merchant

fighting fraud

Undoubtedly one of the biggest worries facing anyone considering trading online is the threat of fraud. If it's not detected and halted early, an internet business stands to suffer not only financially but also through damaged reputation.

Fighting fraud is something that **securetrading** is passionate about, and that's why we don't charge our merchants for any of the anti-fraud measures that we have in place (though acquiring banks may; please ask your bank for details).

Address Verification System (AVS) compares numerical data within the address given during the transaction with data held by the card issuer. If the data does not match, the transaction can not take place.

Card security codes (CVV2, CVC2 etc) can be requested from the customer to ensure that the card is in his possession.

3-D Secure is the internet version of Chip and PIN and requires customers to enter a pre-registered password before they can complete the transaction. Visa and MasterCard run separate schemes under the umbrella of 3-D Secure, and these are known as Verified by Visa and MasterCard SecureCode respectively. We do not charge to implement 3-D Secure but your bank may, so please check with them.

“We found **securetrading** to be an excellent partner, both in terms of security and simplicity.”

*Football magazine/merchandise website,
securetrading merchant*

fighting fraud continued

As well as all the bank/card issuer-controlled schemes described on the previous page, **securetrading** has its own fraud checking system which looks for possible patterns relating to fraudulent card use and notifies merchants whenever fraudulent activity is suspected.

In addition to this, we can offer IP barring and deferred settlement for added peace of mind. A 'best practice' white paper on protective steps merchants can take against card fraud can be downloaded from our website.

As an organisation whose business depends upon consumer confidence in internet shopping, we believe that we have a responsibility to ensure the public is aware of the risks involved in using payment cards on the Web, therefore we are proud to be working with the Government, the National Hi-Tech Crime Unit and several major UK businesses in a new initiative to advise Web users – both at home and in small businesses – on safe use of the internet.

The initiative – **Get Safe Online** – was launched on 27 October 2005 and full details about the project, including its mission and its sponsors, can be found at www.getsafeonline.org.



bank approved

securetrading is independently-owned and is therefore able to work with all the UK's major banks. These include:



American Express



Halifax Bank of Scotland



HSBC



Lloyds TSB



Barclays Merchant Services



Streamline (RBS, NatWest, Clydesdale, Ulster, Yorkshire)

We can process all the major UK credit and debit cards, including: Visa, MasterCard, American Express, Visa Purchasing, Delta, domestic Maestro/Switch, Solo, Electron, JCB and Laser.

our products

securetrading has two main products for processing payments.

st payment pages is our main product, used by both small and large merchants. This product is most suitable for merchants who wish us to host their secure pages on our secure servers as well as providing access to our secure network of gateways.

st xpay is our service for merchants who want to use their own secure servers, but who wish to use securetrading's payment network as part of their own e-commerce application. It has all the capabilities of our main product, but in addition you can use our service in a more sophisticated way. For example, you can:

- ✓ Automate refunds and authorisation reversals, and control the settlement schedule for each transaction
- ✓ Have development capability and write applications that can process payments
- ✓ Integrate a payment solution into back-office or legacy systems
- ✓ Run a script of your choice on your server at the end of a transaction

st xpay is based on XML, for maximum flexibility and ease of use.

“ We have always found **st** to be a good, reliable simple to use system, especially so since switching to **xpay**. ”

Software developer, securetrading merchant

product features

Our annual fee covers the use of all our product features. These are:

- ✓ Access to the **securetrading** payment network
- ✓ Security and fraud control
- ✓ Full technical and customer support
- ✓ Configuration files to integrate your e-commerce system with our payment network
- ✓ Initial setup of your account – including support from our technical staff
- ✓ Process your own refunds, declines, cancellations and reversals using **my-st**, our transaction management tool
- ✓ SSL web hosting of your payments page
- ✓ No limit on the number of products that you can sell online
- ✓ Use any of the payment methods that we support at no extra cost
- ✓ Use different methods of payment – via the web, virtual terminals etc – at no extra cost
- ✓ Trade and settle in a variety of currencies
- ✓ Address Verification System (AVS)
- ✓ Card security codes (CVV2, CVC2, etc)

(Note: some features are only available if they are supported by your bank and your shopping cart software)

“Reliable payment system that can be integrated into our own design, an absolute essential. **securetrading**'s systems have met that requirement to date.”

Major telecoms group, **securetrading** merchant

flexibility and control

With **securetrading** you are able to manage your transactions simply and painlessly through our transaction management tool, **my-st**.

With **my-st** you can:

- ⇒ View, refund, repeat or reverse transactions
- ⇒ Specify the settlement date of transactions
- ⇒ Change the amount of the transaction
- ⇒ Download transaction details as a file, which you can import into a spreadsheet
- ⇒ Upload payment pages, email templates etc to our secure servers
- ⇒ Pay any invoices sent to you by **securetrading**

Through **my-st** merchants also gain access to their virtual terminal, which can be used to process postal and telephone orders quickly and easily – ideal for a call centre setting. For “clicks and mortar” customers a virtual terminal eliminates the need for an ePDQ machine, as long as an internet connection is available at the point of sale.

Please note that a separate MOTO merchant ID number from your bank may be required if you plan to use the virtual terminal in a call centre.

“We feel **securetrading** has given us an excellent system... not once have I had any problems with using your online virtual terminal screen.”

*Motorcycle accessories e-tailer,
securetrading merchant*

pricing

Our pricing structure is fair and simple: an annual fee that covers the use of all our product features as outlined on page 11, and a monthly processing fee that covers the costs we incur when we process your transactions.

- ⇒ We **don't** charge extra for technical support
- ⇒ We **only** charge for settled transactions
- ⇒ We **don't** charge extra for using different payment methods
- ⇒ We **don't** charge extra for processing any refunds, declines, cancellations or chargebacks
- ⇒ We **don't** charge extra for multiple currencies
- ⇒ We **don't** charge extra for fraud checking including AVS, security codes, 3-D Secure or our own fraud monitoring system
- ⇒ We **don't** charge extra for use of **my-st**
- ⇒ We **don't** charge extra for SSL web hosting of your payment pages
- ⇒ We **don't** charge for multiple payment pages on the same account

Please ask your referrer to provide you with the most up-to-date **securetrading** charges.

“Really appreciate the help and guidance – you have made it possible for us to ramp up our business more than 50%.”

Hair extensions supplier, **securetrading** merchant

further information and useful resources

For more detailed information about **securetrading's** products and services, please visit our website:

www.securetrading.com

If you would like to know more about 3-D Secure, both Visa and MasterCard offer information about their respective schemes, Verified by Visa and MasterCard SecureCode, on their websites:

<http://international.visa.com/fb/paytech/secure/>

<http://www.mastercardmerchant.com/securecode>

If you would like to see facts and figures on plastic card fraud and how to prevent it happening to you as a merchant, the APACS sister site, Cardwatch, offers some excellent publications, most of which are downloadable in PDF format.

<http://www.cardwatch.org.uk/publications.asp>

If you don't yet have your Internet Merchant ID number, please contact any of the following banks:

Bank of Scotland	01383 743 734	www.bankofscotland.co.uk
Barclays Merchant Services	0800 616 161	www.barclaycardmerchantservices.co.uk
HSBC	08457 585 150	www.hsbc.co.uk
Lloyds TSB Cardnet	0870 901 7915	www.lloydstsb.co.uk
NatWest/Royal Bank of Scotland Streamline	0800 010 166	www.natwest.co.uk
