



VSEC

communicating excellence



What is it?

VSEC is Vodat International's PCI DSS compliant service that provides UK retailers with a single fast secure interface for all EFT transactions generated through stores, e-commerce websites, mail order and telesales.

VSEC both authorises and provides for settlement of all in store card transactions, from integrated and standalone payment terminals.

Card not present (e-commerce) transactions are verified at the point of entry and pre-delivery. **VSEC** is unique in providing a comprehensive audit and analysis of potentially fraudulent transactions.

Why you should buy VSEC

VSEC provides a single interface for card present and card not present transactions, this simplifies your ability to control payments and check for fraud at all points of your multi channel business. **VSEC** also puts you in a strong negotiating position with your acquirers to reduce charges and charge backs.

Because from its point of entry the traffic is being carried over your own Vodat International managed private network, it is always under your control and within your secure environment. **VSEC** is fast and resilient, and by using the MPLS based network, Vodat will reduce the risk of a single point of failure to whatever degree is justified in your own cost-risk assessment.

You will not lose transactions and settlement will be completed within a few seconds.

How does it work?

All EFT transactions are carried to your acquirers via your Vodat managed private network to a Vodat data centre with resilient connectivity. Store transactions even for chip and pin are typically performed in less than 3 seconds.

The Vodat data centres host software to handle authorisation and settlement of all transactions. The system also incorporates a direct link with a fraud analysis server farm,

enabling us to provide comprehensive anti fraud checks prior to fulfilment.

We also host payment traffic generated through any 3rd party EFT or e-commerce solutions.

The Benefits:

- **Single interface for all card transactions** - simplifies your ability to control payments and check for fraud at all points in a multi-channel business.
- **Puts you in a strong negotiating position** - with your acquirers to reduce charges.
- **Traffic is being carried over your own Vodat private managed network** - under your control and within your own secure environment.
- **Vodat will reduce the risk of single-point of failure** - to whatever degree is justified in your own cost/risk assessment.
- **You will not lose transactions** - settlement will be effected in the quickest possible manner.

Why Vodat International?

Our **VSEC** service is delivered either as a fixed monthly charge, per transaction or a combination of both – the choice is yours.

Either method gives all of the above providing you with reduced costs and strong financial leverage.