



What is it?

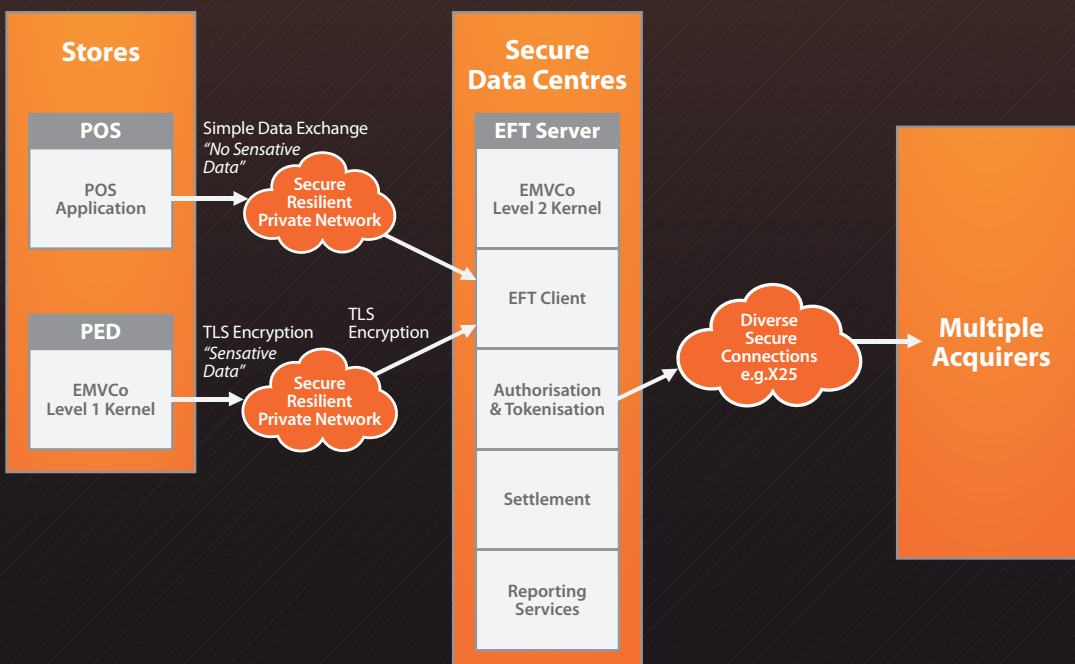
The answer to Multi Channel compliance issues!

Unified Payments is Vodat International's level 1 PCI DSS compliant payment service that provides UK retailers with a single fast secure interface for all EFT transactions generated through stores, e-commerce, m-commerce, mail order, land lines, mobiles and telesales. The service is managed totally by Vodat International through our own secure resilient network from the payment terminal through to the acquirer Card not present (web based) transactions are verified at the point of entry and pre-delivery. The service is unique in providing a comprehensive audit and analysis of potentially fraudulent transactions. It also provides you with unique cross referencing amongst store, telephone and on-line sales. This enables you to sell in one channel and redeem, refund and accept returns etc. in another.

Why you should buy?

We guarantee to completely de-scope your store POS systems for PCI-DSS now and in the future. Our Service provides a single interface for card present and card not present transactions, enabling you to provide payment, redemption and exchanges through a single reference across all channels. Its design makes it easier, much less expensive and time consuming to change the hardware and software elements of your payment process should that arise. The Vodat Unified Payment service is not just another service wrap of a 1st generation service, this is a true 2nd generation system designed to use the power of today's communication technology working with proven terminal and banking software. Backed by Vodat International's renowned Communicating Excellence package it delivers a proactive end-to-end solution to your cross channel payment services. We invented the "proactive" in proactive managed service and that means that Vodat International manages everything from accreditation through deployment, terminal support, asset control and accurate settlement.

Secure data centre based EFT Client with IP PED's



How does it work?

Our unique thin client solution means that all transactions are processed through a secure communications path. Standalone or integrated – the choice is yours, the integrated version employs our epos independent EFT client to manage interaction with the POS, keeping the POS out of scope for PCI-DSS. The local payment terminals are controlled through our remote payment gateway on servers at our triangulated secure data centers. It has interfaces to a wide range of Chip 'n Pin devices including contactless and new generation thin client devices. It handles any card format from debit, credit to fuel and gift cards. The back end switch application with "message mapper" enables the system to process any of the above cards through to any acquirer. This switch incorporates an optional fraud detection and analysis tool "Fractals" employed by many UK and European banks to combat fraud. Tokenisation ensures that transactions processed over any channel can be securely cross referenced across each of those channels using HRM encryption tools to safeguard the sensitive elements.

The benefits

Totally de-scopes your payment process in store and over the internet for PCI-DSS. This single interface for all card transactions simplifies your ability to control payments across a multi-channel business and check for fraud at all points from payment acceptance to dispatch. The Unified Payment service is fast secure and reliable. It helps future proof your payment processes from the inevitable changes in POS software and /or Acquirer as well as putting you in a strong negotiating position with your acquirers to help manage charges.

Why Vodat International

Vodat International is a trusted partner with both level 1 PCI-DSS and the wider ISO27001 security certification. We are committed to getting the best out of communication technology to derive products and service that deliver tangible value to UK Retailers – it's what we do. We have a pedigree of providing proactive comprehensive service to our clients – you can ask them.

