

# Internet Card Processing (ICP)

– for uncompromising speed and security



## Rapid

Commidea's Internet Card Processing (ICP) payment gateway sets the standard for an industry where security and speed are the drivers for success.

The powerhouse behind all Commidea payment processing solutions, Commidea's ICP provides ultra-fast IP-based authorisation for card transactions, so you don't need to keep your customers waiting. Completing the payment process in seconds, Commidea's ICP cuts queues and increases the efficiency of your business.

Providing multi-channel and multi-currency capability, Commidea's ICP is a complete managed service for all types of card processing, including retail, telesales, mail order, e-commerce, and batch.

Every transaction processed through a Commidea solution is sent to our ICP service for processing. The ICP service routes the transaction details to the relevant authorisation service and the merchant's acquiring bank for authorisation. The transaction is authorised, or otherwise, and the resulting message returned to the ICP centre, which then responds to the merchant's system to complete the transaction. This entire process takes just seconds.

The ICP service securely stores details of the transaction centrally for settlement to the merchant's acquiring bank, and other service provider if required, at the end of each day.

Commidea's ICP service is the longest-established managed payment gateway service in the UK. Over a decade of experience means Commidea can deliver a feature-rich, fast, reliable and scalable future-proof service that gives merchants complete confidence in their payment processing capabilities.

With full accreditation from all leading acquirers, Commidea ensures the highest level of security for merchants. ICP is the power behind all Commidea payment solutions including Ocius Sentinel, the UK's first dual layer point-to-point encryption payment solution to be awarded the Payment Application Data Security Standard (PA-DSS) certification.

## Reliable

Commidea, a level 1 PCI DSS certified payment processor, monitors and maintains the ICP service 24/7/365. ICP processes over a million transactions a day and is hosted at ISO 27001 certified data centres. The military grade sites are protected by integrated processes for physical, digital and human security, delivering complete peace of mind for merchants.

Cross-site resilience and infrastructure contingency minimise the risk of downtime, even during maintenance. Capacity across the sites is complementary, balanced and maintained ready to accommodate peaks of processing activity immediately, without compromising speed of authorisation.

## Support

To join the increasing number of merchants who benefit from the Commidea service, all you need is a merchant account with a UK acquiring bank. We provide all the required technology and devices, which connect to the Commidea ICP data processing centre.

All businesses using Commidea payment processing solutions have access to the services of our Helpdesk seven days a week, as well as WebCom, Commidea's market-leading internet-based management information solution. WebCom provide real-time terminal management and instant reporting of every transaction that Commidea has processed for your business, irrespective of the sales channel.

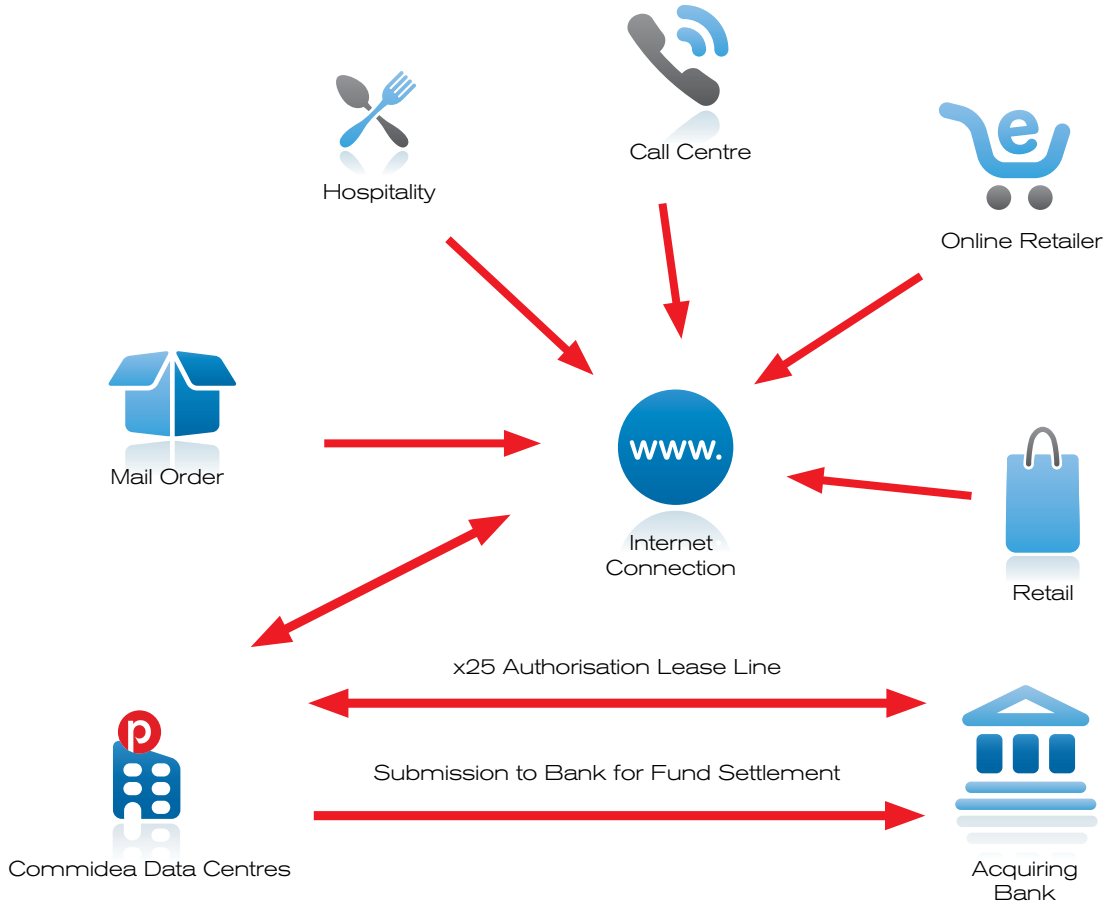
Secure access to WebCom is available from any internet-connected PC, enabling you to carry out account maintenance, update records, search transactions and download the latest software. Data can be exported in standard formats ready to import into your own back office applications, or can be customised to suit your specific requirements.

## Want to know more?

Please email us at:  
[marketing@commidea.com](mailto:marketing@commidea.com)

Or call us on:  
08444 828 200





### ICP – from the experts

Commidea is the market leader in secure, innovative payment solutions. Every solution that we develop is designed to benefit the business of our customers – to make life easier and improve business performance.

We are known for our rigorous research and development. We invest to ensure that we remain ahead of market developments. No product is released until it is fully certified by the leading UK acquiring banks.

The first pre-certified Chip & PIN solution, the first integrated contactless payment solution and first PA-DSS approved point-to-point encryption payment solution to be launched in the UK all came from Commidea. Our focus is firmly on bringing technical innovation to market – to benefit you.

