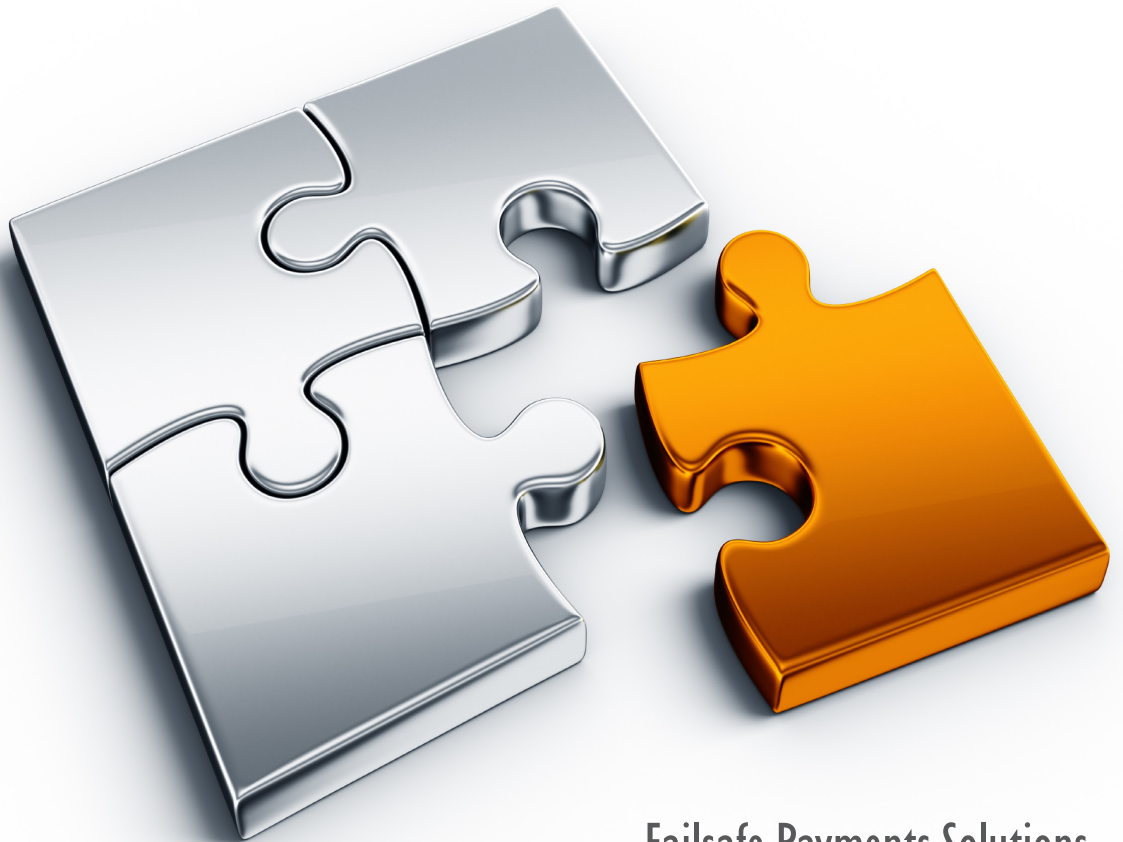# Failsafe Payments
Your reliable partner

Failsafe Payments Solutions

Complete Solutions for Merchants

Failsafe Payments Europe Ltd was established in 2007 by a very experienced team within the international e-payment business with the sole ambition to create and develop affordable payment solutions for merchants that want to sell their goods or services online.

Why choose Failsafe Payments?

If you want to work with a billing company that offers multiple payment solutions for your business, has fast and dedicated support, doesn't sneak in hidden fees, can accept most business categories, has banks and partners around the world, offering 3-D Secure and integrated fraud scrubbing and much more then we are the right partner for you.

If not, we suggest you look elsewhere for your payment needs.

Services

Merchant Accounts
Get card processing solutions for your online business. Accept most major credit and debit cards. Multicurrency and Virtual Terminal solutions are available.

Accept ACH & eChecks
Tap into the vast U.S market and reach millions of potential customers by accepting ACH/eChecks. This direct debit solution covers almost everyone that has a bank account in the United States. Virtual Terminal solutions are available.

Payment Gateway
When applying for payment solutions via Failsafe Payments you receive a fully PCI DSS level 1 certified payment gateway to process your transactions safely and securely.

3-D Secure
Includes MasterCard SecureCode, Visa`s Verified by Visa and JCB`s J/Secure which is an added layer of security for both the consumer and the merchant. We have our very own MPI software to support 3-D Secure transactions, and we can offer 3-D Secure services as a standalone product.

Fraud Scrubbing
Failsafe Payments has several fraud scrubbing services integrated such as Retail Decisions (ReD), MaxMind, G2 LLC and iovation for added security to ensure that the transactions and buyers are genuine to avoid costly chargebacks.

Reporting
Failsafe Payments offers merchants full reporting features and timely payments.

Products

CertoDirect

Failsafe Payments secure payment gateway that processes and authorizes the transactions between the merchant and the bank. CertoDirect carries out several fraud screening checks processes and authorizes to minimize the risk of fraudulent transactions.

CertoDirect can be used as a standalone payment gateway to the banks that we have integrated with. CertoDirect is always supplied free of charge when applying for payment solutions via Failsafe Payments. CertoDirect is also fully integrated with CertoConnect.

CertoPay

Enable card processing for your website with our IPSP solution and get a sponsored merchant account with the ability to activate enable other payment options such as direct debit, ACH and bank transfers.

With CertoPay comes the CertoDirect payment gateway and fully customizable payment pages for your convenience.

CertoConnect

Failsafe Payments e-payment platform for Merchants and MSPs seeking to offer, process and authenticate various alternative payment methods for their customers through a single e-payment platform.

Payment brands such as PayPal, Moneybookers, TrustPay, UseMyServices, Ukash, Google Checkout, Amazon Payments and many more can be instantly enabled by a few clicks with CertoConnect that offers a single payment page for the merchant for all enabled payment brands and payment gateways.

XML
Documents

Application
Code

Engine

XML
Schema E

Mapper

XML
Mapping

Driver

Driver 1

Database

Database 1
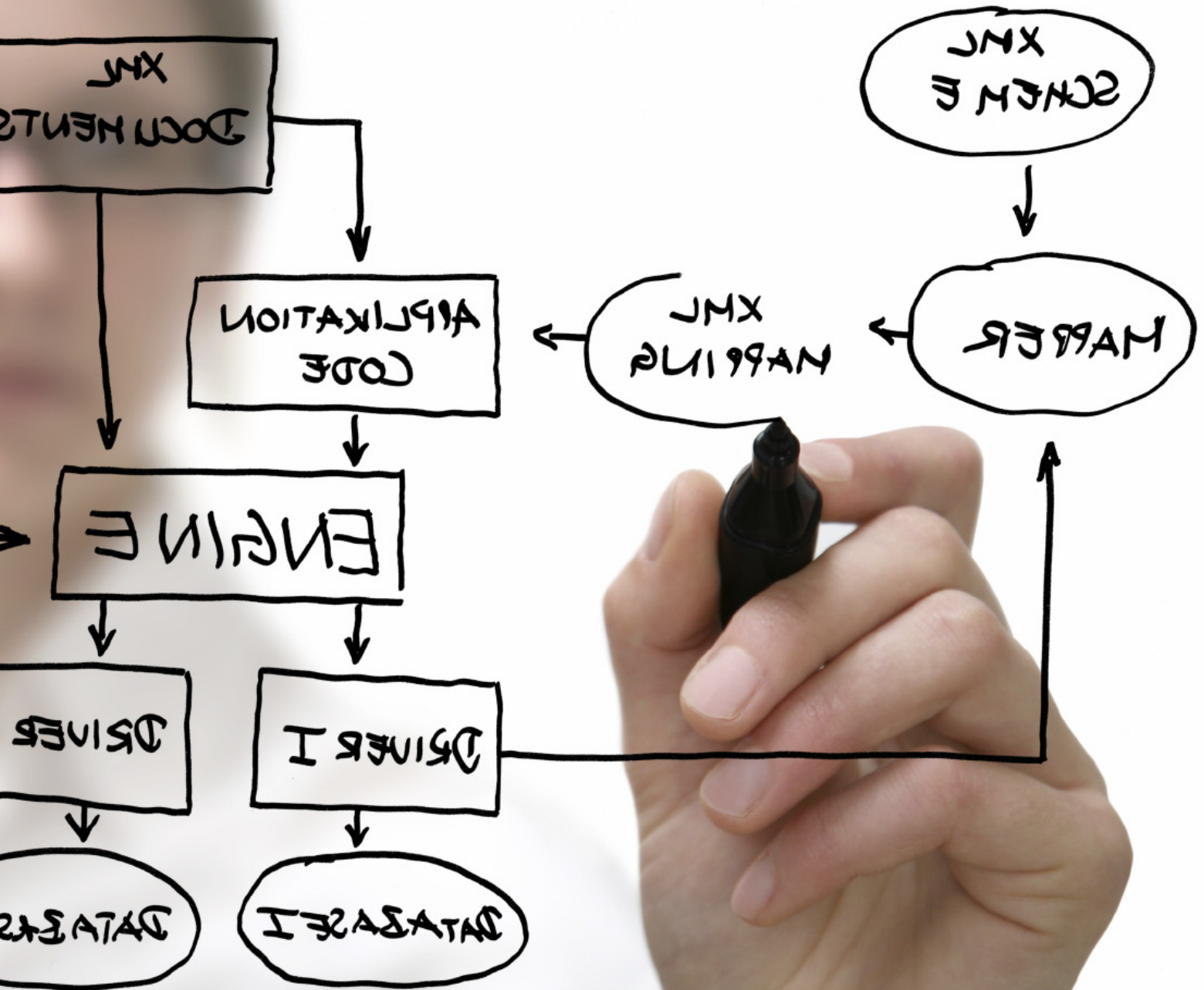
Advantages at a Glance

Failsafe Payments strives to give the individual Merchant the best possible service, innovative products, and the highest possible level of customer support to ensure that the Merchant can focus on converting visitors into returning customers.

- Low and High-Risk Merchants Accepted
- EU, US and Offshore Merchants Accepted
- Direct and Sponsored Merchant Accounts
- Multicurrency Solutions
- Shopping Cart Modules
- Integrated Fraud Scrubbing
- 3-D Secure
- Free Payment Gateway
- Payment Page Available
- API Integration Available (Not for CertoPay)
- Easy Integration
- Competitive Pricing
- No Set-Up and Application Fees
- Timely settlements (Usually Weekly)
- Back-Office Access
- Reporting Features
- Dedicated Support
- 24/7 Support
- PCI DSS Level 1 Certified
- Registered Payment Service Provider
- Registered IPSP (Internet Payment Service Provider)
- Continuous Integration of New Partners and Banks

Certifications and Accreditations

Failsafe Payments enjoys multiple accreditations and is a member of several esteemed trade organizations.

- Electronic Transactions Associations (ETA)
- Better Business Bureau (BBB)
- PCI Data Security Standard (PCI DSS)
- Payment Service Directive

List of Banks and Acquirers

Aktia	Chase Paymentech	Handelsbanken	Sampo
American Express	Danske Bank	Luottokunta	SBM
B+S Card Service	Deutsche Card Services	NatWest	SEB
Banque Invik	Elavon	Nordea	Swedbank
Barclays	EMS card	PBS	Teller
BG Bank	Euroline	Pohjola	Valitor

Supported Payment Cards by Partner Banks

VISA	MasterCard	Discover	American Express	Diners	Maestro	JCB

Laser*	VISA Electron	VISA Debit	Carte Bleue*	CartaSi*

*VISA co-branded only

Failsafe Payments is a registered billing company based in the EU (Cyprus) and is fully PCI DSS Level 1 compliant. For more information please visit www.failsafepayments.com. You can contact us by phone: +357 22 022506 ext 1 or e-mail: sales@failsafepayments.com

Failsafe Payments partners with a variety of companies, banks, payment gateways and professionals to ensure the highest possible industry standard for our Merchants.

Payment Brands & Methods

Amazon Payments
ACH / eCheck21
Credit Card Processing
TrustPay
Ukash
UseMyServices
PayPal
Google Checkout
Moneybookers

Fraud Prevention

Retail Decisions (ReD)
MaxMind
iovation
G2 LLC
3-D Secure

Payment Gateways

DIBS
Authorize.net
JetPay
eWay
USA ePay
E-xact
SecurePayTech
Moneris Solutions
SallieMae
CertoDirect
Payvision

Shopping Carts

VirtueMart
osCommerce

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