

# Failsafe Payments

Your reliable partner



Merchant Account Services

# What is a Merchant Account?

A merchant account is an account that enables the merchant to accept credit card payments via Internet, mail or telephone. Any merchant who wants to accept credit card payments must establish a merchant account.

## I want to accept credit card payments. What do I need?

Failsafe Payments will apply for a Merchant Account on your behalf through our vast range of acquiring partners upon completed due-diligence process and supply you with our secure payment gateway, CertoDirect. Our payment gateway has all the tools and reporting you need to process your payment transactions in a secure manner with built-in fraud prevention and 3-D Secure free of charge.

## Can I accept card payments without having my own Merchant Account?

Yes. CertoPay is a fast-track solution where you can get a “Sponsored Merchant Account” with a secure payment gateway, integrated fraud prevention, 3-D Secure and the possibility to easily add alternative payment brands in one package.

[Apply Now](#) or [Contact Us](#) for more information on CertoPay.

# Services

## **What kind of fraud prevention do you offer?**

We offer 3-D Secure, Maxmind, Retail Decisions (ReD) and iovation. All seamlessly integrated and working in the background. The availability of each supplier varies in our different products.

## **What kind of merchants do you accept?**

We accept most kinds of domestic and offshore merchants. Low to high-risk merchants are accepted but subject to approval on an individual basis.

## **Do you offer Alternative Payments such as PayPal?**

CertoDirect, the payment gateway you will use, is compatible with our CertoConnect e-payment platform meaning you can instantly activate CertoDirect in CertoConnect within a few seconds. Once activated you have access to all the integrated alternative payment methods in CertoConnect which can be enabled with a few clicks after approval with the payment brand in question.

## **CertoDirect + CertoConnect = Alternative Payments**

CertoDirect and CertoConnect will work seamlessly together once CertoDirect is activated in CertoConnect. Your consolidated payment page will automatically show all the payment brands that you have activated in CertoConnect.

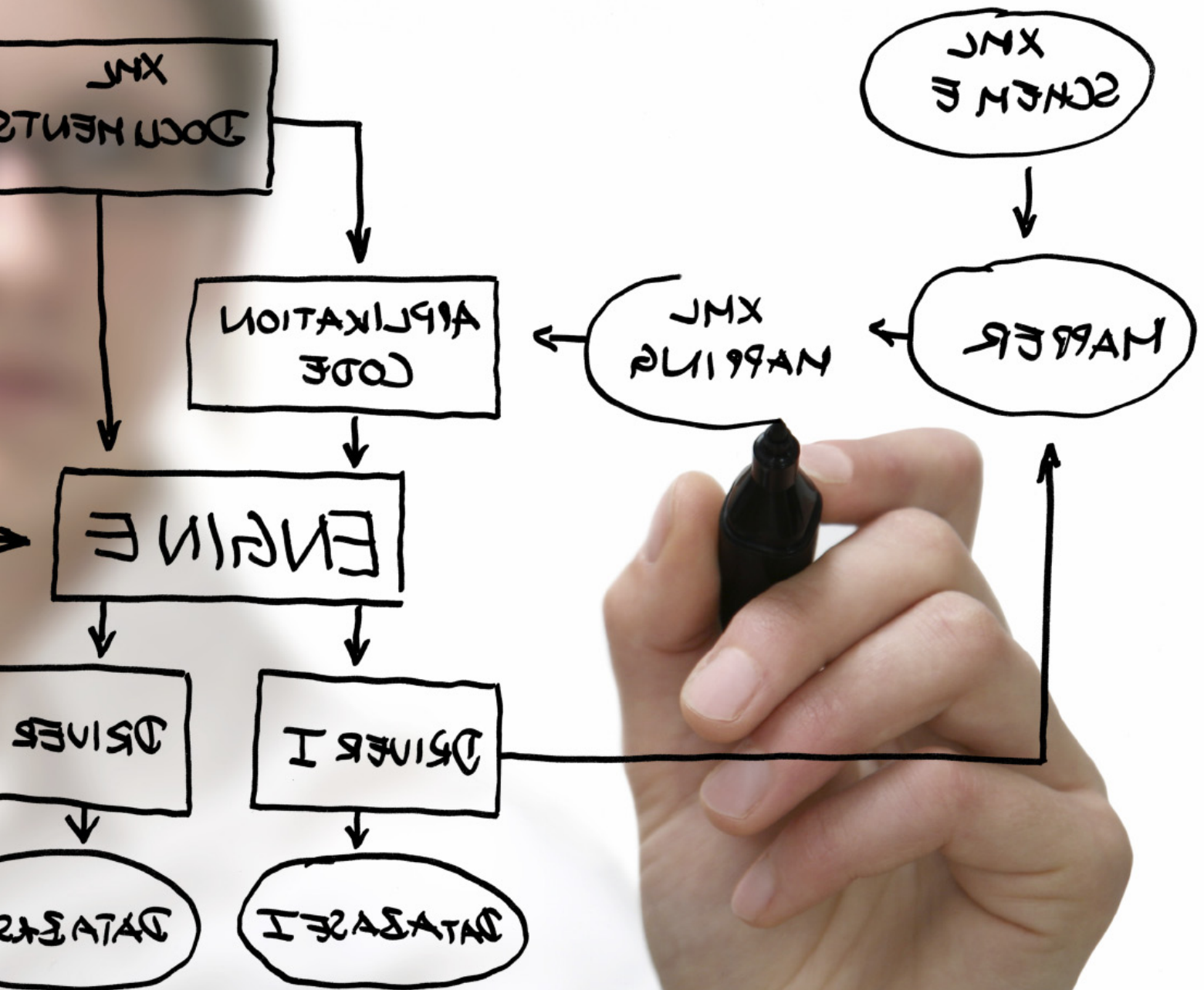
## **Which Shopping Carts are compatible with Failsafe Payments?**

osCommerce and VirtueMart

## **I am interested in accepting card payments. What's next?**

Simply **apply online now** and we will guide you through every step on the way. The process can be slightly different from case to case depending on what you sell, where, how and if you want your own merchant account or if you want to apply for CertoPay.

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](http://www.failsafepayments.com). You can contact us by phone: +357 22 022506 ext 1 or e-mail: [sales@failsafepayments.com](mailto:sales@failsafepayments.com)



# 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 Team
- 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

# Pricing

Pricing for your own merchant account starts at 1,5% but is set on a case by case basis based on risk assessment, business category, processing history, etc. For CertoPay the rates and fees are set. Please visit our website or contact us.













## Integrated Shopping Carts

VirtueMart  
osCommerce

## 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

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# Certifications and Accreditations

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

## Certifications

Electronic Transactions Associations (ETA)

Better Business Bureau (BBB)

PCI Data Security Standard (PCI DSS)

Payment Service Directive (PSD)



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