

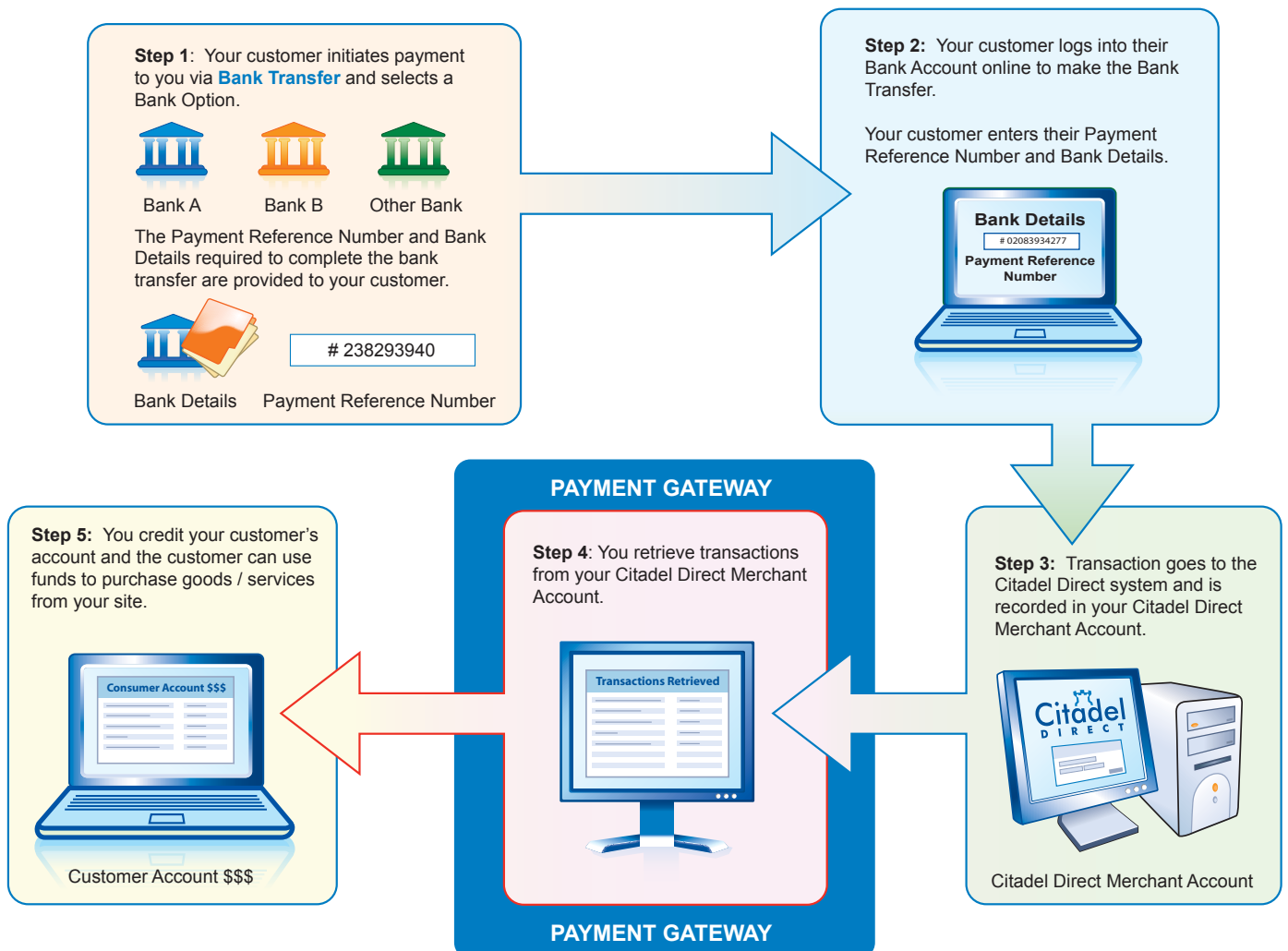
Citadel Commerce is one of the most recognised payment processing brands, providing fully integrated e-commerce payment solutions and authentication services to many of the Web's leading merchants. Since 1999, the Citadel Commerce team has been committed to building and maintaining the most comprehensive authentication and verification technology in the world.

Citadel Direct is a white-labeled direct payment solution that allows you to accept payments directly from your customers via bank transfer. Citadel Direct mitigates the risks and reduces the costs associated with online transactions. With Citadel Direct, the customer doesn't share their financial details with you, and you maintain the relationship with your customer.

Citadel Direct Advantage

- White-Labeled Solution
- Real-Time Bank Transfer Payments
- Expand your business to international markets sooner
- Easy-to-Integrate
- 24/7 merchant and customer support

How Citadel Direct Works



Merchant Benefits for using Citadel Direct

WHITE-LABELED SOLUTION

Citadel Direct is a white-labeled solution with no third party branding that allows you to accept payments via bank transfer on their site. You conduct your own KYC and the you own the customer.

COMPETITIVE PRICING

Low cost, flat fee bank transfer pricing. There is no percentage charge involved.

REAL-TIME BANK TRANSFER PAYMENTS

When the transaction remains intra-bank, processing is real-time. Citadel Direct reports the transaction, and you can release the order within minutes.

AUTOMATED RECONCILIATION TOOLS

Citadel Direct provides electronic reporting to automatically reconcile transactions with funds.

EASY INTEGRATION

Citadel Direct provides an easy-to-integrate, robust API that seamlessly integrates with your website and back office systems. Consumers stay on your site to make a payment rather than being redirected to third-party web pages. You maintain the relationship with your customer.

DOMESTIC BANKING SOLUTIONS FOR MULTIPLE COUNTRIES

Citadel Commerce provides local banking solutions for a number of countries including: France, Germany, Spain, Sweden, Italy, Greece, and the U.K.

Citadel Commerce UK Limited has been granted a small e-money issuer certificate by the UK Financial Services Authority.

<http://www.fsa.gov.uk/register/eMoney.do>

For more information about Citadel Direct, or to apply to become a merchant, please contact Citadel Commerce at sales@citadelcommerce.com, or call +44 (0)118 965 7755.