

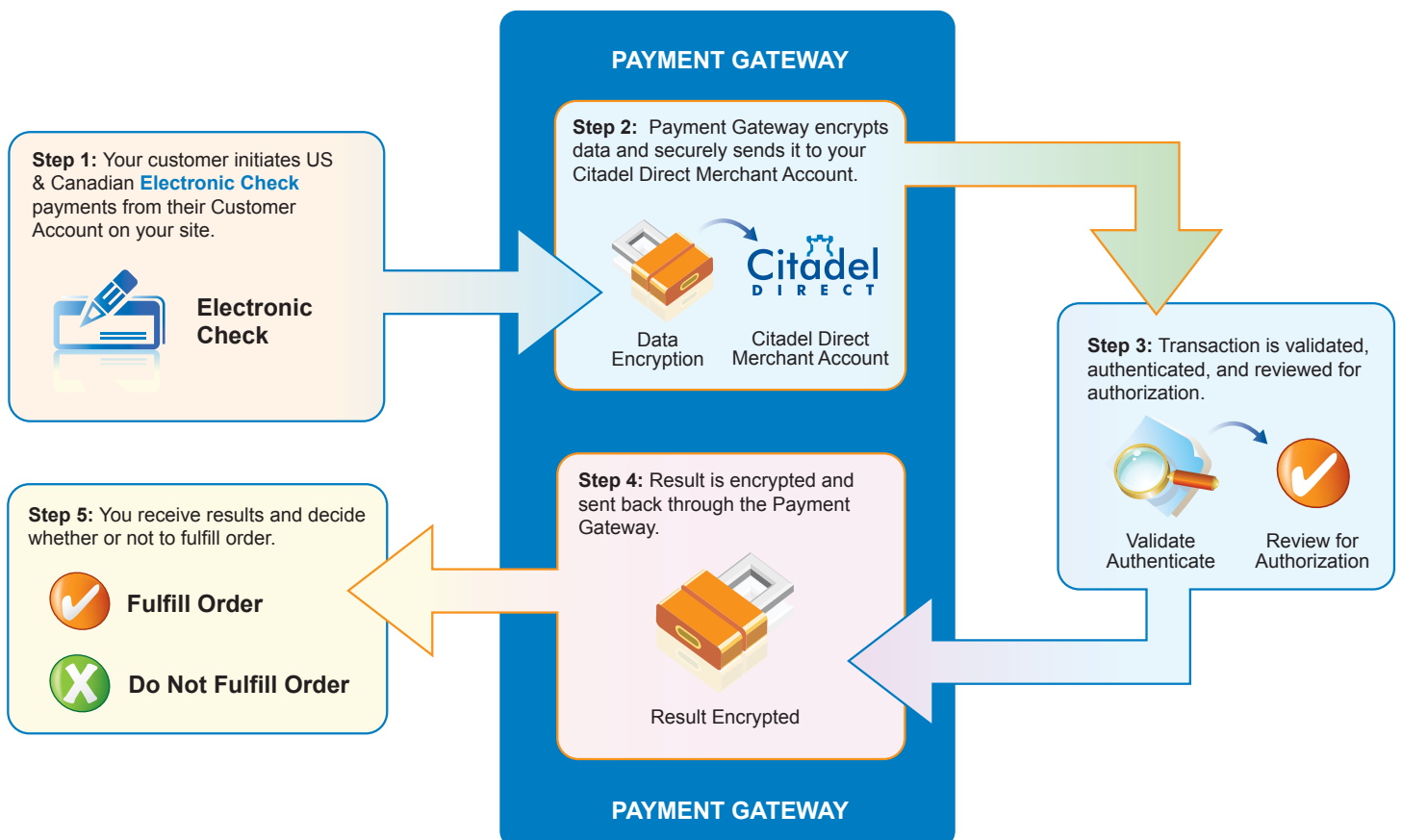
Citadel Commerce is one of the most recognized payment processing brands, providing fully integrated e-commerce payment solutions and authentication services to many of the Web's leading merchants. Since 1999, the Citadel Commerce team has been committed to building and maintaining the most comprehensive 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. Citadel Direct mitigates the risks associated with online transactions and allows you to accept Electronic Check payments. With Citadel Direct, your site collects your customer's information and authenticates their personal details. You maintain the relationship with your customer.

Citadel Direct Advantage

- White-Labeled Solution
- Risk Management to reduce your risk of returns and chargebacks
- US & Canadian Electronic Check payments through a single interface
- 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 Electronic Check on your site. You conduct your own KYC and you own the customer.

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.

RISK MANAGEMENT

Our risk management mitigates your exposure to returned payments by extensively evaluating crucial consumer information prior to completing a sale. Transactions are validated, authenticated and reviewed for authorization, lowering your risk of returns and chargebacks.

COMPETITIVE PRICING

Low cost, flat fee Electronic Check pricing with optional risk services.

ADVANCED REPORTING TOOLS

Our reporting tools give you real-time visibility of transactional data. The Citadel Direct system includes a range of pre-defined reports which you can preview, print, and save in Microsoft Excel and Word. Report categories include: Declined Transactions, Approved Transactions, and Returned Transactions.

MERCHANT-DEFINED CUSTOMER PROFILES

In addition to providing the highest level of merchant risk management, Citadel Direct allows multiple, merchant-defined risk profiles. With our solution, you have control over the balance between levels of accepted risk and sales.

MERCHANT AND CUSTOMER CARE SUPPORT

Because service availability is mission-critical, our Merchant Support and Customer Care teams are available by phone (toll free) or email, 24 hours a day, 7 days a week.

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 +1 604 299 6924.

