



## mVERIFY: Payment Processing Plug-and-Play Payments

We can help you every step of the way in integrating mVERIFY technology into your new or existing web site. There are few overheads and, with competitive rates, there's never been a better time to deploy a payment platform with the reach, security and sophistication of mVERIFY.

mVERIFY is a payment platform enabling credit card transactions via familiar Web, WAP and SMS technology. Never before has it been so easy to take advantage of the ubiquity of mobile phones to allow your users to make purchases.

“crucial access to the mobile payment market”

We take care of the complicated worldwide infrastructure so you can concentrate on delivering first-class goods and services. With fast lead times and easy administration, mVERIFY offers the sophistication and security of other major payment platforms but with crucial access to the mobile payment market.

There are hundreds of millions of mobile phone users around the world, many of whom do not possess or are not inclined to use their credit cards online. By offering your users mVERIFY, you can make vital sales to people by encouraging them to take advantage of the security and anonymity of mobile phone payments.

### Note

Chargebacks are refunds given to customers by the billing provider and which affect the revenue you generate.

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mVERIFY is composed of tools that are almost completely plug-and-play. This means that instead of investing in expensive infrastructure and an expert team of programmers, you can get on with the job of increasing turnover because you can bring on board mVERIFY very quickly. Integrate our platform, promote your business, and watch the transactions come in.

txtNation are experts in simplifying the complex world of international communications. There is a world of opportunities out there for making money on an international scale, across

## Why mVERIFY?

various platforms – including the increasingly important mobile market. We deliver to you all the advantages of a sophisticated payment system and deal with the complexity on your behalf. Consider the number of countries, networks, and other infrastructure involved with running a successful, reliable payment system. The task to bring all there together is massive. But it is one that we have accomplished so you don't have to.

### Note

mVERIFY gives you access to over 60 worldwide acquiring banks.

We can facilitate a complete merchant service for many types of online business. This gives you the convenience and security of having your own payment account in which revenues are paid directly, rather than relying on aggregative services such as PayPal. Our merchant services are solid and dependable, backed by a leading network of acquiring bank partners as used by some of the biggest names on the net. We can have your credit and debit card processing facilitated within days.

Merchant services can be used by web sites in most categories, including online gaming, casinos, adult web sites, business-to-business, travel, and pharmaceutical. Our support team will be able to advise you further. And because we're a global, outward looking company, we can set up our solutions anywhere in the world and not just in Europe and the USA. Our systems can handle currencies like US, Canadian and Australian Dollars, the Euro, UK pounds sterling, the Yen, and many more.

Processing transactions for goods and services is a breeze, ideal both for businesses that supply services through the virtual space and those that supply products that need to be sent through the post. And you are not limited to selling on the web. With mVERIFY, flexibility is key. You can receive payments through the telephone, over email, by fax and via mail order. Even in person if you wish.

Security is at the heart of mVERIFY, like its name suggests. Verification of your customers and their payment details ensures security for you and them. Fraud is a big issue affecting businesses and the public alike. Identity fraud costs the UK alone £1.7 billion a year. Impersonating the dead is a crime that grows almost 60% a year. The threats to your business from fraud are growing all the time. In response, mVERIFY has, built in to its core, a series of continuous security tools designed to filter every transaction.

## Why mVERIFY?

Real-time fraud detection algorithms watch out for your business for instant peace of mind and fewer chargebacks.

We validate all your customers across various criteria (including name, address, date of birth) to ensure that they correspond with our records. This validation is done on-the-fly, meaning your customers don't have to wait around and no sales are lost. We use Two-Factor Authentication (T-FA) to help ensure only the person to whom the card has been issued has the details necessary to make payment.

Fraud score calculation is another weapon in the transaction arsenal. This is a sophisticated methodology for risk assessing every transaction. We can instantly check the location of the consumer and the card issuer as well as a range of other safeguards. The "Verified by Visa" and "MasterCard SecureCard" schemes give added assurance. Collectively known as "3D Secure", these schemes are the payment industry's proven methods for giving enhanced security to your transactions. As a result, you will enjoy fewer chargebacks and incidents of fraud.

"security methods for protecting you and your customers"

There is a raft of other security methods to help protect you and your customers, including risk reporting of unusual trading patterns, country blocks, access to fraudster database, high scrubbing and predictive tagging. Risk assessment is done using Bayesian methods, using inference, support vector machines, sensor fusion and advanced classification.

mVERIFY is the platform of choice for those who want the advantages of an ease-of-use payment system that is available quickly, but which retains the international connectivity and flexible gateways that will really open your business to customers all around the world – however they wish to pay.

Talk to txtNation today.

## Why mVERIFY?

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