

# ICP

CARD PROCESSING MADE EASY



Introducing ICP from Commedia –  
a world leader in the design,  
implementation and management of  
card payment processing systems.



ICP is a flexible and reliable card processing system that offers retailers all the benefits of high speed, state of the art processing without the costs and problems associated with running in-house systems.

ICP is an innovative system that provides on-line processing for all major card types via our servers rather than your own, eliminating the need to install and operate your own card payment processing systems and the associated IT implications.

Whatever your business, whatever the size of your organisation, ICP can provide you with card payment processing that's fast, efficient, reliable and will eliminate all of the problems and costs associated with in-house systems.

## How does ICP work?



ICP is simple to use. It enables you to connect to our sophisticated central servers, providing you with high speed on-line card authorisation. At the end of each day we undertake settlement processing using your merchant account numbers and settlement is then made directly from your merchant services provider to your bank account.

Centrally our systems will authorise all transactions directly with your merchant services provider using X.25, the fastest authorisation network available, guaranteeing each and every one of your transactions.

- > Eliminates the need for in-house systems by utilising Commidea's servers for payment processing.
- > Can be used for multiple retail applications including high street retail, telesales, mail order and e-commerce.
- > 100% secure – uses encryption to safeguard against interception of card numbers.
- > Able to support multiple merchant account processing, corporate purchasing cards and multi-currency processing.
- > Fast transaction authorisation – as little as four seconds.
- > Reduces IT requirements, training and eliminates possible system or communication failure.

## Versatile and efficient



ICP is constructed of several elements that combine to provide you with the ultimate card payment processing system. At the front end you can choose to operate our card payment capture application or you can interface through your own system.

The system is able to support multiple merchant account processing, corporate purchasing cards and multi-currency processing. It not only helps to reduce operational issues but can also reduce queues at the point of sale as authorisation results can be returned in as little as four seconds.

Whatever your requirements, ICP can be configured to ensure maximum efficiency and ease of use.

It can also be configured for use over multiple sales applications, for example mail order, telesales, high street retail and e-commerce simultaneously. This eliminates the need to run a variety of card payment processing systems for each operation.

## Safe and secure



Like all systems from Commidea, ICP is supported by the latest security measures to ensure total funds transfer confidentiality, using encryption to secure against interception of card numbers and offering address verification (AVS) and card security code (CSC) validation.

## Cost effective and trouble-free

At a stroke, ICP eliminates many of the costs associated with running card payment processing systems. Minimal IT hardware and training is required. System and communication failure together with administration and software updates are all eliminated.

With ICP you get all the benefits of a high performance card payment processing system without any of the headaches, costs or complications.

### Technical Support & Specification

ICP is backed by Commidea's technical support team, seven days a week.

### Integration

Please contact us for details of the most appropriate integration method for your company.

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