



# Radial Payments, Tax & Fraud

Transform Your Customer Experiences, Increase Order Conversions and Revenue, and Eliminate Your Fraud Liability. Are You Ready?

Every merchant wants to maximize order conversions, which remain a challenging 4.1% for traditional commerce and only 1.6% for smartphone shoppers.<sup>1</sup> But checkout processes have grown increasingly complex.

For starters, customers have more tender choices. In fact, 35% of retailers say implementing new digital and mobile payment types is their top payment-related initiative for the next 18 months.<sup>2</sup>

Meanwhile, stolen data is proliferating. It's no surprise that retailers report their top three payment-related challenges are fraud (55%), cost of payment processes (45%) and chargebacks (35%).<sup>3</sup>

That's why smart merchants are turning to Radial Payments, Tax & Fraud.

Radial Payments, Tax & Fraud is a fully outsourced solution that handles your key checkout activities, end to end. The solution covers global payment processing, fraud management and accurate tax calculation.

When you take advantage of this complete solution, Radial manages all your payments-, tax- and fraud-related processes, from payment authorization to chargeback representment. We handle payment capture, payment settlement and returns. We guarantee indemnification for fraud. And we manage fast and accurate tax calculations. All with a simple reconciliation file for every payment type processed.

## Your Single Source to Maximize Conversions – and Satisfaction

Radial Payments, Tax & Fraud is specifically designed for merchants that want to offload payments, tax and fraud management to a single, industry-leading provider. The solution delivers innovative capabilities to help you increase order conversions:

- A single merchant of record for all transactions
- One source for both domestic and global payments
- Comprehensive reconciliation of taxes, duties and fees
- Industry-leading fraud management – with zero fraud liability for your business
- A smooth checkout process for an exceptional customer experience

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**>99%**

Of customer orders approved\*

**\$98 million**

In prevented fraud in 2018\*

**\$0**

Chargeback liability for you,  
with full indemnification

\*Radial statistics are an average across all clients

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<sup>1</sup> "Conversion Rate of Online Shoppers in the United States as of 3rd Quarter 2018, by Device," Statista, June 2019

<sup>2,3</sup> "The State of Retail Payments – Outlook for 2019," Forrester, November 2018

## Smoother Processes, Higher Sales

Radial Payments, Tax & Fraud delivers all the functionality of the innovative Radial Fraud Zero solution, plus payment processing and order-tax calculation in a single platform. You benefit from optimized order conversions, complete chargeback management, full fraud indemnification and a smooth experience for your customers. You also get complete visibility into end-to-end data for better understanding and decision-making.

### The Radial Difference: How Do You Compare?

		Your Numbers
<b>Order Rejections</b>	1%	?
<b>Manual Reviews</b>	<2%	?
<b>Revenue Lost to Fraud</b>	0%	?

## Innovative Capabilities for Innovative Merchants

The solution provides you with the features and functionality you need. Key advantages include:

**Single integration point** – One suite of application program interfaces (APIs) interacts with all payment types.

**Interchange optimization** – We make sure you get the best available merchant discount.

**EMV 3-D Secure support** – The solution uses risk-based authentication that supports the latest 3-D Secure 2.0 protocol.

**PCI DSS compliance** – Our services have achieved Level 1 compliance with the Payment Card Industry Data Security Standard.

**Single-file reconciliation** – We provide you with a single reconciliation file for all payment types.

**Leading tender choices** – We accept all major credit cards across the globe, from American Express to Visa. We also handle the leading e-wallets, such as Apple Pay, PayPal, Klarna and Afterpay, as well as pinless debit, gift cards, private-label cards, bank transfers and more.

With a flexible, modular architecture, the solution functions standalone and is preintegrated with other Radial solutions for even greater value.

With Radial Payments, Tax & Fraud, you can optimize payment processing, streamline order-tax calculation, protect your business against fraud and convert more orders to drive higher revenues.

## Real-World Results for Your Business

Leading retailers are taking advantage of Radial Payments, Tax & Fraud to achieve tangible, positive outcomes.



**8.13%**

More conversions

**62.2%**

Fewer fraud attacks

**Zero**

Fraud liability

**“We were looking for a solution that streamlined labor-intensive, manual reviews and scaled to meet peak requirements. Radial minimized canceled orders and the number of orders requiring manual review. That translated into higher approval rates and revenue, and less friction – establishing the right balance for us and our customers.”**

*Mark Hunter*

*CFO and Executive Vice President of Operations, Everlast*

