Actinic Launches Ecommerce Fraud Checking Service with The 3rd Man

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Images available from Dexterity

West Byfleet, Surrey – 3 June 2009 – With research showing consumers increasingly worried about card security when shopping online, Actinic (http://www.actinic.co.uk), the UK expert in ecommerce for small and medium businesses, has responded to the challenge with a major enhancement to its Actinic Payments service for combating card-not-present (CNP) fraud. Actinic Payments' merchants now have seamless access to the anti-fraud, card verification service from The 3rd Man (http://www.the3rdman.co.uk) for no additional fee. Already used by over 26,000 customers world-wide, Actinic is now making this technology available and affordable for smaller merchants. For full details see http://www.actinic.co.uk/payments.

The 3rd Man developed the National CNP Fraud File as the most comprehensive and advanced anti-fraud service available in the UK. Processing approximately 20 million transactions per month, it can detect the vast majority of fraudulent activity well before the merchant fulfills the order. This way it protects the merchant and also minimises the potentially adverse impact fraud prevention measures can have on genuine customers.

Mark Burley, CEO of Model Railways Direct (www.modelrailwaysdirect.co.uk), and a user of The 3rd Man's fraud checking service, commented: "We were a start up and did not take fraud seriously. However, around a year after we started, we were hit by 3% of our annual sales in fraudulent orders across three days. We then checked the payments with The 3rd Man and found that they were already flagged as potentially fraudulent. Since then, we check all transactions this way and have so far saved around £5,000. It's a brilliant service and we wouldn't do without it."

The 3rd Man service is fully integrated into Actinic Payments, powered by Creditcall, and complements Actinic's existing 3D Secure (Verified by Visa and MasterCard SecureCode) security features. At no further cost, merchants using the Actinic Payments service will now have every transaction automatically checked for fraudulent use of payment cards plus postal addresses, email addresses, names, IP addresses and phone numbers.

Chris Barling, Actinic's CEO comments, "For the first time ever, small and medium sized companies will be able to share their good and bad experiences of specific customers automatically with thousands of fellow merchants while maintaining anonymity, and fully complying with the Data Protection Act. This empowers merchants in a way not previously available."

For The 3rd Man, CEO Paul Simms says, "We were very pleased that Actinic chose us for its fraud checking feature and this underlines our claim to provide the most accurate checks available. It was clear that Actinic intended to offer a superior and fully integrated service, which fits well with The 3rd Man's policy of being best-in-class. The partnership should add value for everyone concerned."

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About The 3rd Man:

The 3rd Man (http://www.the3rdman.co.uk) was founded in 2001 and provides a fraud screening solution specifically for retailers, utilising the National CNP Fraud File. Previously, fraud prevention tended to assume that all transactions were fraudulent unless proven otherwise. This assumption resulted in significant loss of business and was therefore fundamentally flawed. Designed from the ground up to address this issue, The 3rd Man's National CNP Fraud File aims to prevent fraud and has managed to combine class leading detection rates with the lowest referral rates in the industry. This is all achieved while not offending the retailer's customers, as genuine customers strongly dislike being accused of fraud.

About Actinic:

Founded in 1996, Actinic (http://www.actinic.co.uk) is a British company specialising in helping small and medium retailers trade, both online and offline, using its ecommerce and electronic point of sale (EPOS) packages.

Actinic offers ecommerce products for web designers and self-builders, including both web-based and desktop solutions. The range includes Actinic Enterprise, Actinic Business, Actinic Catalog, Actinic Express and Actinic Designer. Actinic powers more UK ecommerce sites than any other company. Research shows that over 50% of SMEs using packaged software to run their e-stores use Actinic. Some better known Actinic users include the Royal Opera House, the Scout Association, Vivienne Westwood and the Henley Royal Regatta.

Actinic EPOS systems give a comprehensive feature set that is straight forward to operate at great value prices. The range extends from a low cost, single till installation for the smaller store, to integrated multi-till and multi-site systems with head office functionality for centralised product, stock and price updating and reporting.

Trademarks: Actinic is a registered trademark of Actinic Software Limited.

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