

3Delta Systems Certifies with RBS WorldPay to Provide PCI-Compliant Card Processing and Tokenization

Merchants Would See Lower Costs and More Secure Payment Choices Using 3DSI's SaaS Payment Gateway

CHANTILLY, VA - November 19, 2009 – 3Delta Systems, Inc.® (3DSI) (www.3dsi.com), a leader in online credit card payment solutions, announced today that it has been certified to directly process [electronic payment](#) transactions with [RBS WorldPay](#), the fastest growing merchant acquirer in the industry. RBS WorldPay offers merchants an extensive range of payment processing solutions – from face-to-face to online, servicing all sizes and sectors of business.

“Merchants expect state-of-the-art technology, security, reliable connectivity and the lowest processing rates when selecting a payment service,” said [Aaron Bills](#), founder and chief operating officer of 3Delta Systems, Inc. “3Delta Systems’ superior card payment solutions and RBS WorldPay’s expertise deliver all these benefits and much more. Real-time reporting and [Level-3 line-item detail](#) are standard with all our ‘[Software as a Service](#)’ payment solutions, qualifying our customers for the lowest possible processing rates. Plus, 3DSI’s data [tokenization](#) service – [CardVault®](#) – relieves companies of the burden of worrying whether sensitive customer data could be compromised in the event of a security breach. An enterprise can also significantly decrease the scope and cost of a PCI audit as well as its corporate risk by using CardVault. As a result, customers can choose one or more complementary, secure payment solutions that are right for their business, simultaneously saving them money and boosting operational effectiveness.”

[Level-3](#) data, also known as corporate card line-item detail, is a feature that can significantly reduce costs and is valued by many 3Delta Systems customers. Level-3 data not only provides detailed purchase information such as item description, quantity, unit price and invoice number, but also qualifies merchants for the lowest processing rate possible. RBS WorldPay merchants who use 3DSI as their [online payment processing](#) gateway can easily and safely transmit transactions for authorization, settlement and payment.

“Protecting cardholder data is paramount for any business accepting electronic payments today,” said Nick Peirson, vice president of ecommerce market development for RBS WorldPay. “Failure to secure sensitive data exposes companies to a multitude of regulatory, reputation and financial risks and penalties. The certification of 3Delta Systems’ suite of virtual payment processing and data tokenization services highlights RBS WorldPay’s continued commitment to provide our merchants with integrated payment solutions that offer the most secure and advanced technologies available.”

3Delta Systems’ online suite of services and technologies meet the most rigorous [Payment Card Industry Data Security Standards \(PCI DSS\)](#) (www.pcisecuritystandards.org) to help [safeguard cardholder data](#) against fraud and [data security breaches](#). 3Delta Systems certification applies to all major credit card brands – Visa® ,

MasterCard[®]/Diner's Club[®], American Express[®] and Discover[®] – and includes support for the corporate card line-item detail format feature.

About RBS WorldPay US

RBS WorldPay is a leading, single-source provider of electronic payment processing services – including credit, debit, EBT, checks, gift cards, e-commerce, customer loyalty cards, fleet cards, ATM processing and cash management services.

RBS WorldPay is the US-based payment processing division of the Royal Bank of Scotland Group plc. For more information, please visit www.RBSWorldPay.us.

About The Royal Bank of Scotland Group (RBS)

The RBS Group is a financial services company providing a range of retail and corporate banking, financial markets, consumer finance, insurance, and wealth management services. The RBS Group operates in the Americas, Asia and the Middle East serving more than 40 million customers. For more information, please visit www.RBS.com.

About 3Delta Systems

3Delta Systems, Inc. (www.3DSI.com) is a payment solutions company that delivers the power of secure, Internet-based purchase and credit card processing solutions to enterprise, business-to-business and business-to-government customers. 3DSI's complete suite of payment solutions – each designed from the ground up to be scalable, easy to implement and conform with PCI Data Security Standard best practices – enables merchants and buyers to manage, authorize and settle payment transactions in real time. As a leading **Software-as-a-Service (SaaS)** provider, 3DSI has processed more than 28 million payment transactions worth nearly \$22 billion dollars for over 6,000 corporations and government agencies since the company was founded 10 years ago.

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