

The 3rd Man Group Plc ANNUAL REPORT AND ACCOUNTS 2007



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The 3rd Man Group Plc

FINANCIAL STATEMENTS 31 DECEMBER 2007

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The 3rd Man Group Plc

OFFICERS AND ADVISERS

Executive Directors	Ray Mackie Paul Simms Steve Tyas Andrew Goodwill (appointed 6th November 2007)
Non Executive Directors	Clive Bradly Robert Ellis
Company Secretary	Chancery Secretaries Ltd 1 High Street Knaphill Woking, Surrey GU21 2PG
Registered Office	3 Studley Court Mews Guildford Road Chobham, Surrey GU24 8EB
Auditors	Barnbrook Sinclair Limited Chartered Accountants Registered Auditors 1 High Street Knaphill, Woking, Surrey GU21 2PG
Registrars	SLC Registrars Limited 42-46 High Street Esher, Surrey KT10 9QY
Bankers	Bank of Scotland 600 Gorgie Road Edinburgh EH11 3XP
Solicitors	Barlow Robbins LLP 165 Church Street East Woking, Surrey GU21 6HJ



The 3rd Man Group Plc

DIRECTORS

Ray Mackie, Chairman

Ray is a Chartered Accountant. He was a partner at KPMG in London for ten years followed by a period as Finance Director of Hillsdown Holdings PLC and, later, Chairman of Universe Group PLC. Ray is also Chairman of Prime Bureau Limited.

Paul Simms, Group Chief Executive

Prior to forming The 3rd Man, Paul enjoyed roles in retailing with Sainsbury's and B&Q before joining Olivetti working on retail systems. Paul then joined Card Clear where he managed the sales of the Industry Hot Card File. Paul was a founder of Retail Decisions in 1999, before leaving in 2001 to form The 3rd Man.

Steve Tyas, Operations Director

Steve's development skills are grounded working with Marconi and Dowty on military applications where reliability and robustness are critical. In 1996 Steve joined Card Clear where he developed fraud prevention systems, one of which later became the IHCF (Industry Hot Card File). Steve has been instrumental in the design and development of The 3rd Man services since 2002.

Andrew Goodwill, Director

Andrew was the founder of Early Warning UK Ltd. He joined The 3rd Man board in November 2007. Prior to this, his time was spent in the running and the development of the Early Warning and Gamshield (Gaming Industry) fraud data sharing systems which The 3rd Man acquired in 2007.

Robert Ellis, Non-Executive Director

Robert Ellis managed his own retail stockbroking business, Ellis and Partners, for many years before merging with Seymour Pierce to form Seymour Pierce Ellis. He joined the board of The 3rd Man in October 2003 and, prior to this, was instrumental in introducing the company to many of its private shareholders.

Clive Bradly, Non-Executive Director

Clive Bradly has been a consultant to The 3rd Man since its inception. He was also its non-executive Chairman until December 2005. Clive has held senior positions in several blue chip companies including bank note printers; Bradbury Wilkinson, and global leaders in payment Card production, Datacard Corporation, where Clive was Senior Vice President, Europe, Middle East and Africa. He was a founder director of Card Clear Plc..



The 3rd Man Group Plc

CHAIRMAN'S STATEMENT

The 3rd Man business has continued to grow its service offer and key developments are now generating increased revenues. Turnover grew to £653,000 (2006 - £182,000 for 5½ months and profit after tax was £34,000 (2006 - £11,000). On a pro-forma full year basis the increase in turnover is 57% (from a full year figure of £414,622 to £652,871).

During the year the Company raised £370,000 net of expenses from its shareholders. Once again the net profit was realised in cash so that at the end of 2007 the group has net cash of over £300,000 after acquiring the business of Early Warning (UK) Ltd.

The 3rd Man has continued to focus on developing its suite of products designed to help retailers to fight Card Not Present ('CNP') fraud. A great deal of effort has gone into securing key contract wins and I am delighted that we have added a number of blue chip online retailers to our customer list. These include the Mosaic Fashion Group which includes Oasis, Coast, Warehouse, Karen Millen, Whistles, Principles and Shoe Studio.

We acquired Early Warning in November. Early Warning provides systems that facilitate data sharing to gaming companies through a trade organisation, Gamshield, and also to a number of retailers. Following this acquisition the founder of Early Warning, Andrew Goodwill, joined our Board of Directors. Andrew is a regular commentator on card fraud issues on television (Tonight with Trevor McDonald and BBC channels) and radio (notably Moneybox).

Key developments completed in the year included:

Real-time Fraud Screening Service – this service enables us to provide near instant decisions, where needed, and provides us with an alternative data capture option standing us in good stead for our expansion into gaming, travel and telecoms sectors.

SuperSearch – The National Card Not Present fraud file. The 3rd Man has launched this service to provide the basis for all CNP retailers to share fraud experiences with others. The 3rd Man manages and distributes data as appropriate, and in 2007, SuperSearch data matches totalled over £35 million.

CNP Forum – A wider forum has developed from the integration of Early Warning and Gamshield services. The CNP Forum is available to all – irrespective if a 3rd Man customer or not.

The 3rd Man charging model is uniquely (in our area of operations) not directly related to the number of transactions processed, however as our business grows, the number of transactions rises.

The Directors believe that the group's ongoing development will continue to provide sustained growth. Additional income will be derived from providing further services to existing and future customers. The development team has grown significantly and the results of their work will draw more online retailers into partnership with The 3rd Man in the future.

We do not propose to pay a dividend. The prospects are excellent in the group's area of focus – CNP fraud screening for on-line retailers. Furthermore we have extended our offer to provide CNP fraud alerts to Banks and Cardholders.

Ray Mackie
Chairman

6 June 2008



The 3rd Man Group Plc

THE DIRECTORS REPORT FOR THE PERIOD FROM INCORPORATION TO 31 DECEMBER 2007

The directors present their report and financial statements for the company for the period from incorporation to 31 December 2007.

PRINCIPAL ACTIVITIES

The principal activity of the group is the provision of payment risk management services. Where payment transactions are accepted over the Internet or via the phone, retailers are required to manage any fraud risk. The 3rd Man provides a service that informs and empowers retailers and assists in the essential decision making process. The results for the year are shown on page 8.

SHAREHOLDINGS IN EXCESS OF 5%

Paul Simms	1,719,434	17.8%
Steve Tyas	559,844	5.8%
James Smillie	619,000	6.4%
Smith and Williamson Nominees	500,000	5.2%
Pershing Nominees	1,311,643	13.6%

DIRECTORS EMOLUMENTS

	Salary 2007	Salary 2006	Pension 2007	Pension 2006	Total 2007	Total 2006
Paul Simms	60,000	21,397	6,300	1,818	66,300	23,215
Steve Tyas	55,000	19,452	5,775	1,653	60,775	21,105
Ray Mackie	7,000	-	-	-	7,000	-
Andrew Goodwill	3,000	-	-	-	3,000	-
	125,000	40,849	12,075	3,471	137,075	44,320

Robert Ellis and Clive Bradly are not employees but received £10,000 and £10,200 fees respectively under consulting contracts.

FIXED ASSETS

The directors are of the view that the value of the fixed assets is not significantly different from the net book amount on Page 9.

RESEARCH AND DEVELOPMENT

The group is committed to research and development activities in order to secure its market position. Development expenditure of £74,000 was capitalised during the year. Costs of £44,000 attributable to pure and applied research have been written off in the period.

DIVIDENDS

No dividends were declared, paid or proposed.

CHARITABLE AND POLITICAL DONATIONS

Charitable donations of £263 were made during the period. There were no political donations in the period.

CREDITORS PAYMENT POLICY

The group does not follow a formal code but agrees payment terms with its suppliers when it enters in to binding contracts. The Group seeks to abide by the payment terms agreed with suppliers whenever it is satisfied that the supplier has provided the goods or



The 3rd Man Group Plc

THE DIRECTORS REPORT FOR THE PERIOD FROM INCORPORATION TO 31 DECEMBER 2007

STATEMENT OF DIRECTORS RESPONSIBILITIES FOR THE ANNUAL REPORT

Company law in the United Kingdom requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the group and of the profit or the loss of the group for that period. In preparing those financial statements, the directors are required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable United Kingdom accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the group and to ensure that the financial statements comply with the Companies Act 1985. They are also responsible for safeguarding the assets of the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

AUDITORS

The directors appointed the auditors, Barnbrook Sinclair Ltd during the year and a proposal for their reappointment will be made at the Annual General Meeting.

Signed on behalf of the Board by:

Chancery Secretaries Ltd

Date: 6th June 2008



The 3rd Man Group Plc

AUDITORS' REPORT

INDEPENDENT AUDITORS' REPORT ON FINANCIAL STATEMENTS

Unqualified Opinion

INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF THE 3RD MAN GROUP Plc

We have audited the group and parent company financial statements of The 3rd Man Group Plc for the year ended 31st December 2007 on pages 8 to 16. These financial statements have been prepared under the accounting policies set out therein.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditors

The directors' responsibilities for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Directors' Responsibilities.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you whether, in our opinion, the Directors' Report is consistent with the financial statements, if the company has not kept proper accounting records, if we have not received all of the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and transactions with the company is not disclosed.

We read other information contained in the Annual Report, and consider whether it is consistent with the audited financial statements. This other information comprises only the Directors' report and the Chairman's Statement. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes an examination on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the group's and company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.



The 3rd Man Group Plc

AUDITORS' REPORT

Opinion

In our opinion the financial statements:

- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the group's and the parent company's affairs at 31 December 2007 and of the group's profit for the year then ended.
- the financial statements have been properly prepared in accordance with the Companies Act 1985; and;
- the information given in the Directors' report is consistent with the financial statements.

Barnbrook Sinclair Ltd
Chartered Accountants
Registered Auditors
1 High Street
Knaphill
Woking
Surrey
GU21 2PG

Date: 6 June 2008



The 3rd Man Group Plc

PROFIT AND LOSS ACCOUNT • PERIOD FROM 11TH JULY 2006 TO THE 31 DECEMBER 2007

	Notes	2007 £	11 July to 31 December 2006 £
Turnover	1	652,871	181,647
Cost of sales		(76,565)	(21,542)
Gross profit		576,306	160,105
Administrative expenses		(549,447)	(150,143)
Operating profit – acquired business	2	26,859	9,962
Interest received	5	7,579	1,059
Profit on ordinary activities before taxation		34,438	11,021
Taxation	6	(380)	–
Profit for the period		34,058	11,021
Earnings per share			
– Basic and diluted	7	0.42 pence	0.14 pence

Continuing Operations

The group's activities were acquired in 2006. In November 2007 these were extended by the acquisition of the business assets of Early Warning (UK) Ltd. There were no material transactions arising from this acquired business in the year

Total recognised gains and losses

No Statement of Recognised Gains or Losses is required as there are no recognised gains or losses in the period other than the profit for the year.



The 3rd Man Group Plc

BALANCE SHEETS • AT 31 DECEMBER 2007

	Notes	Group 2007 £	Group 2006 £	Company 2007 £	Company 2006 £
Fixed assets					
Goodwill	8	561,949	487,295	100,301	–
Development Costs	8	132,767	102,962	–	–
Plant and equipment	9	56,066	8,611	–	–
Investments	10	–	–	607,270	607,270
		<u>750,782</u>	<u>598,868</u>	<u>707,571</u>	<u>607,270</u>
Current assets					
Debtors	11	170,827	68,945	102,512	–
Cash at bank		318,320	119,976	274,840	85,426
		<u>489,147</u>	<u>188,921</u>	<u>377,352</u>	<u>85,426</u>
Creditors: amounts falling due within one year	12	<u>(132,221)</u>	<u>(84,139)</u>	<u>(31,000)</u>	<u>(1,024)</u>
Net current assets		356,926	104,782	346,352	84,402
Net assets		<u>1,107,708</u>	<u>703,650</u>	<u>1,053,923</u>	<u>691,672</u>
Equity					
Share capital	15	482,373	387,373	482,373	387,373
Share premium	16	580,256	305,256	580,256	305,256
Profit and Loss Account		45,079	11,021	(8,706)	(957)
Total Equity		<u>1,107,708</u>	<u>703,650</u>	<u>1,053,923</u>	<u>691,672</u>

The financial statements were approved by the Board of Directors on 6 June 2008 and are signed on its behalf by:

Paul Simms
Group Chief Executive



The 3rd Man Group Plc

CASH FLOW STATEMENT • FOR THE PERIOD FROM INCORPORATION TO 31 DECEMBER 2007

	2007 £	11 July to 31 December 2006 £
Operating activities		
Profit for the period	34,058	11,021
Adjustments for:		
Depreciation	6,677	1,776
Amortisation	75,181	23,352
Finance income	(7,579)	(1,059)
	<hr/>	<hr/>
Operating cashflow before changes in working capital	108,337	35,090
(Increase) in debtors	(101,882)	(5,107)
Increase (decrease) in creditors	48,082	(27,955)
	<hr/>	<hr/>
Cash flow from operating activities	54,537	2,028
Investing activities		
Interest received	7,579	1,059
Purchase of fixed assets	(128,192)	(16,074)
Cash acquired on acquisition	–	47,604
Purchase of Early Warning	(105,580)	–
	<hr/>	<hr/>
Cash Flows before financing activities	(171,656)	34,617
Financing activities		
Proceeds from the issue of share capital for cash	370,000	85,359
	<hr/>	<hr/>
Net increase in cash and cash equivalents	198,344	119,976
Cash and cash equivalents at 31 December 2006	119,976	–
	<hr/>	<hr/>
Cash and cash equivalent at 31 December 2007	318,320	119,976
	<hr/>	<hr/>



The 3rd Man Group Plc

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD FROM INCORPORATION • TO 31 DECEMBER 2007

1. Accounting policies

The financial statements have been prepared in accordance with applicable accounting standards and under the historical cost convention in accordance with the following accounting policies:

Basis of Consolidation

The group financial statements consolidate the financial statements of the company and its subsidiary undertakings. Subsidiary undertakings have been consolidated using the acquisition method of accounting.

Comparative figures

The comparative figures are for the period from 11 July 2006 to 31 December 2006.

Goodwill

Purchased goodwill arising on consolidation represents the excess of the fair value of the consideration given plus associated costs for the business over the fair value of the net assets acquired. Goodwill arising on consolidation is capitalised and amortised over 20 years.

Turnover

The turnover shown in the profit and loss account represents amounts invoiced during the period, exclusive of Value Added Tax.

Development Costs

Clearly defined and identifiable development projects in which the technical degree of exploitation, adequate resources and potential market or development possibility in the undertaking are recognisable, and where it is the intention to produce, market or execute the project, are capitalised when a correlation exists between the costs incurred and future benefits.

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Development costs – 15% of cost

Fixed assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Equipment – 15% of the reducing balance

Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lesser are charged against profits on a straight line basis over the period of the lease.

Deferred taxation

Deferred taxation is provided in full on material timing differences which result in an obligation at the balance sheet date to pay more tax, or a right to pay less tax, at a future date, at rates expected to apply when they crystallise based on current tax rates and legislation. Timing differences arise from the inclusion of items of income and expenditure in taxation computations in periods different from those in which they are included in the accounts.

Deferred tax assets are recognised to the extent that it is regarded as more likely than not that they will be recovered. On the ground of immateriality deferred tax assets and liabilities are not discounted.



The 3rd Man Group Plc

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD FROM INCORPORATION • TO 31 DECEMBER 2007

Accounting Policies (continued)

Pension Costs

The group contributes to the personal pension plans for certain employees.

2. Operating Profit

Operating Profit is stated after charging:

	Group 2007 £	11 July to 31 December 2006 £
Auditors Fees	5,000	2,556
Amortisation	75,181	23,352
Depreciation of owned fixed assets	6,677	1,776
Operating lease rentals – Land and Buildings	9,842	9,842

3. Directors' emoluments

The directors' aggregate emoluments were:

	2007 £	2006 £
Aggregate emoluments	157,275	50,164

4. Employee information

	2007 £	2006 £
Wages and Salaries	257,458	82,486
Social security costs	129,930	8,879
Other pension costs	18,181	4,497
	405,569	95,862

	2007 Number	2006 Number
Average monthly number of employees including directors during the period	16	10

5. Interest received

	2007 £	2006 £
Bank interest from UK banks	7,579	1,059



The 3rd Man Group Plc

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD FROM INCORPORATION • TO 31 DECEMBER 2007

6. Taxation

No tax charge arises because the profits of the period are set off against past losses of The 3rd Man Limited. Tax is provided on investment income. An analysis of the tax charge is:

Current tax:	2007	2006
	£	£
	380	-

7. Earnings per share

	2007	2006
	£	£
Earnings	34,058	11,021
	Number	Number
Weighted average number of shares in issue	8,215,000	7,747,460
Earnings per share	pence	pence
	0.42	0.14

8. Intangible fixed assets

	Group	Company
	£	£
Goodwill		
Cost at January 2007	497,295	-
Arising on acquisition	105,580	105,580
Amortisation	(40,926)	(5,279)
	561,949	100,301
Development costs		
Cost at 1 January 2007	227,551	-
Additions	74,060	-
Cost at 31 December 2007	301,611	-
Amortisation at 1 January 2007	124,589	-
Charge for the year	44,255	-
Amortisation at 31 December 2007	168,844	-
Net book value at 31 December 2007	132,767	-
Net book value at 31 December 2006	102,962	-

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The 3rd Man Group Plc

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD FROM INCORPORATION • TO 31 DECEMBER 2007

9. Tangible fixed assets	Group £	Company £
Plant and Equipment		
Cost at 1 January 2007	23,673	–
Additions	54,132	–
Cost at 31 December 2007	77,805	–
Depreciation at 1 January 2007	15,062	–
Charge for the period	6,677	–
Depreciation at 31 December 2007	21,739	–
Net book value at 31 December 2007	56,066	–
Net book value at 31 December 2006	8,611	–

10. Investments	Company 2007 £
Investment in subsidiary at 1 January 2007 and 31 December 2007	607,270

The company owns 100% of the share capital of:

	Country of Incorporation	Type of Shares	Business Activity
The 3rd Man Limited	England & Wales	Ordinary	Fraud Screening
Gatekeeper Services Limited	England & Wales	Ordinary	Non-Trading

11. Debtors

	Group 2007 £	Group 2006 £	Company 2007 £	Company 2006 £
Trade debtors	127,604	64,937	–	–
Owned by group undertaking	–	–	100,000	–
Other debtors	43,223	4,008	2,512	–
	170,827	68,945	102,512	–



The 3rd Man Group Plc

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD FROM INCORPORATION • TO 31 DECEMBER 2007

12. Creditors: amounts falling due within one year

	Group	Group	Company	Company
	2007	2006	2007	2006
	£	£	£	£
Trade creditors	43,613	16,349	–	–
Other taxation	17,233	24,319	–	–
Other creditors	71,375	43,471	31,000	1,024
	132,221	84,139	31,000	1,024

13. Operating Lease Commitments

At 31 December 2007 the group had annual commitments under non-cancellable operating leases expiring as follows:

Land and Buildings	2007	2006
	£	£
Between one and five years	25,300	25,300

14. Related party transactions

No transactions with related parties were undertaken such as are required to be disclosed under Financial Reporting Standard 8.

15. Share capital

Authorised share capital:	2007	2006
	£	£
400,000,000 Ordinary shares of 5 pence each	20,000,000	20,000,000
Allotted, called up and fully paid:	2007	2006
	£	£
9,647,460 (2006 – 7,747,460) Ordinary shares of 5 pence each	482,373	387,373

1,900,000 shares were issued during the year at a premium of 15 pence per share.

16. Share Premium Account

	Group	Company
	£	£
At 1 January 2007	305,256	305,256
Arising in the Period	285,000	285,000
Expense of issue	(10,000)	(10,000)
At 31 December 2007	580,256	580,256



The 3rd Man Group Plc

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD FROM INCORPORATION • TO 31 DECEMBER 2007

17. Share Options

There were 285,000 options outstanding at the year end with an exercise price of 9 pence each. Of these directors options issued in 2006 were:

	Number
Paul Simms	125,000
Steve Tyas	125,000

There were 925,000 options outstanding with an exercise price of 20p each. Directors options included in this figure are:

Paul Simms	450,000
Steve Tyas	185,000
Ray Mackie	80,000
Andrew Goodwill	40,000
Robert Ellis	10,000
Clive Bradley	10,000

The options are only exercisable when turnover exceeds £1,000,000 and prior to 11 August 2011 and 18 September 2011 respectively.

18. Reconciliation of movements in shareholders funds

	Group	Company
	£	£
Opening Shareholders funds	703,650	691,672
Profit (Loss) for financial year	34,058	(7,749)
Shares issued, nominal value	95,000	95,000
Share premium accounts	285,000	285,000
Costs of issue of share	(10,000)	(10,000)
Closing shareholders fund	<u>1,107,708</u>	<u>1,053,923</u>

19. Company Profit and Loss account

As permitted by section 230 of the Companies Act 1985 no company profit and loss account is presented. The loss for the year in the Company was £7,749 (2006 loss of £957).

20. Ultimate controlling party

In the opinion of the directors the company has no ultimate controlling party.



www.cnpforum.com

The 3rd Man launched the CNP Forum at the beginning of May and we already have over 450 members. The Forum has been designed for special interest groups to share data, tips and to discuss CNP Fraud.

Benefits of using the forum:

- Participate in industry specific user groups.
- Facility to post and search fraud data.
- Instant messenger, broadcast facilities and bulletin board.
- Share & exchange information with law enforcement authorities.
- Instant access to an expert Fraud Analyst from the 3rd Man.
- Access to SuperSearch, the 3rd Man's Fraud shared database which has already helped to prevent 201,959 fraudulent transactions in 2008, totalling £37,288,580.25.



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How much?

Free of charge*

How do you apply?

Online: www.cnpforum.com

Tel: 01276 856444

**This service is free of charge for the first 3 months. We are hoping to keep this as a free service depending on demand.*

SuperSearch – National CNP Fraud File

Provides high quality fraud alerts and is already helping retailers to detect many millions of pounds of attempted Fraud.

Fraudulent transactions detected to date:

- 58,907 in Apr 2008
- 27,661 in Feb 2008
- 24,082 in Dec 2007
- 33,508 in Mar 2008
- 27,855 in Jan 2008
- 26,185 in Nov 2007

The 3rd Man

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