

Hosted Automated Voice Payment Processing Solution

ClearTran™ – The clear choice in transaction management.



From the ClearTran family of enterprise payment processing solutions, ClearTran offers a hosted automated voice (VRU) payment processing solution for clients who wish to accept electronic check (ACH), credit and debit card transactions from their customers via the telephone.

A cost-effective solution that utilizes proven, reliable and secure technologies, ClearTran's Hosted Payment Voice System (HPVS) leverages our Browser Client, Web Service and Customer Import capabilities with industry-leading telephony hardware to provide you with consolidated payment processing and reporting. There is no equipment for you to buy, own or maintain – ClearTran hosts and maintains the VRU platform as well as your customer profile and balance information databases on your behalf. In addition, we provide you with a toll-free telephone number that your customers can access 24-hours-a-day, 7 days per week.

Selected Features

- *Voice Recognition.* Allows your customers to speak or key prompted responses into the telephone's touchtone key pad.
- *Verbal Authorization Capture.* Captures and stores your customers' NACHA-compliant verbal authorizations of one-time ACH debits for immediate reference.
- *Ability to Accept Multiple Payments via a Single Call.* Permits your customers to loop back to the top of the call flow to enter payments for additional account numbers.
- *Additional Prompts.* Allows you to prompt your customers for additional transaction data (i.e., memo, reference code or up to three user-defined fields, including invoice number, e-mail address, promotional ID and others).
- *Customized Call Termination.* Enables you to provide a customized call termination message based upon information that you provide in the user-definable fields of your customers' records (i.e., business and consumer customers can be referred to different contacts for assistance).
- *Customized Payment Processing.* Allows you to implement customized routines to start and end the payment call process (e.g., one phone number can be used to accept payments for multiple divisions within your company).
- *Access to Previous Payment Account Information.* Searches your customers' data and payment databases for previous payment information.
- *CVV2 Prompt.* Prompts your customers to provide their security code for credit card transactions.
- *Spanish Enabled.* Simplifies the process for prompting your customers to conduct their calls in Spanish or English.

Contact Us

As part of BNY Mellon Treasury Services' comprehensive suite of consumer receivables services, ClearTran offers a range of flexible installation and configuration options to fit virtually any payment processing environment. To learn more, contact your Account Representative, send an e-mail to sales@cleartran.com or visit us at www.cleartran.com.

ClearTran

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