

# Intelligent Payment Processing Solutions for Collections

*ClearTran™ – The clear choice in transaction management.*



BNY MELLON  
TREASURY SERVICES

The profitability of your company is greatly affected by your ability to recover funds from individuals and businesses that are delinquent in making payments. And, while your third-party collection agencies may be very good at the difficult job they perform, you need to arm them and your organization with the best tools available for recovering bad debt and past due accounts.

ClearTran — one of the nation's leading electronic and online bill payment solutions providers, can help you with all of these challenges and more, by enabling your third-party collection agencies to collect your receivables and deposit the funds in your bank account the same day.

Since 1993, companies have deployed ClearTran's unique paper check, ACH and credit/debit card enterprise payment processing solutions in corporate call centers, Web sites and IVR/VRU systems, for their collection and cash flow problems. Specifically, companies and organizations that use third-party collection agencies for receivables management employ the ClearTran third-party collections feature to control user access and help them monitor collector productivity and performance.

## How ClearTran's Third-party Collections Feature Works

ClearTran provides your third-party collection agencies with a secure and easy-to-use payment processing solution, where the money they collect will be deposited into your company's bank account that evening.

Simply called, "Groups," when activated, this feature allows one or more of your third-party collection agencies to assist you in your collection efforts by accessing the ClearTran database. In most cases, access is given to the same ClearTran database that your staff uses for your own internal collection efforts, achieving consolidated payment processing and reporting. It is important to note that each group can only view and access their own group's transactions and reports and that they do not have access to any other data within the database.

## Benefits

- Increase collections productivity and accelerate cash flow through a feature-rich collections application
- Improve business process efficiencies by automating manual activities (i.e., real-time payment posting)
- Analyze and manage collections performance via a comprehensive and flexible reporting interface
- Increase your daily and month-end push for receivable collections through one-time, post-dated and scheduled payments.

## The ClearTran Difference

ClearTran provides you and your third party collection agencies with one of the most comprehensive electronic payment acceptance solutions in the industry. ClearTran offers you:

- A single, integrated solution that scales from five users to thousands, located in a single facility or many
- Advanced security control through multiple user/password security levels, comprehensive audit reports, and system edits
- Powerful and flexible reporting and database search capabilities

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- Advanced architecture that allows for rapid deployment with minimal IT resource allocation on your part
- Batch or real-time electronic posting that interfaces easily with your accounting and billing systems
- The ability to simultaneously process payments from call centers, Web pages, automated voice systems, clients' enterprise systems, walk-in centers, etc.
- A single, integrated platform that means:
  - One payments database, license and administration
  - One process for deposits
  - One process for accounts receivable posting
  - One process for settlement and reconciliation
  - Consolidated reporting that reflects the entire enterprise
- A long history of superior customer service.

### 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](mailto:sales@cleartran.com) or visit us at [www.cleartran.com](http://www.cleartran.com).

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