

Outsourced Payment Processing Solutions

ClearTran™ – The clear choice in transaction management.



BNY MELLON
TREASURY SERVICES

Recognizing that many businesses need powerful, robust and integrated payment processing systems, but don't always want to spend the time or money to build them in-house, ClearTran offers the industry's leading outsourced solution. Using the latest proven, reliable and secure technologies, ClearTran makes it easy and cost effective to integrate payment processing in call centers, automated voice systems (IVR/VRU), customer management, order entry, billing and other enterprise systems.

Using a secure Internet connection, payments are routed from all appropriate company departments and systems to the ClearTran processing center. ClearTran performs all required payment transaction processing and database management, and routes transactions to the appropriate financial institution, third party check authorization/guarantee providers and credit card processors. ClearTran provides confirmation letter printing, site draft processing, FTP feeds and other services.

ClearTran operates a fully redundant and highly secure data center operation to provide your enterprise with reliable payment services 365 days per year. Ample capacity is provided for even the largest business applications, and a professional staff is available for interface development and daily operating support. ClearTran's Hosted Solutions are protected by four levels of security, including physical, network, systems and database security, and meet or exceed industry standards for data security.

ClearTran Provides a Rich Set of Client Applications and Components

ClearTran's Hosted Solutions allow rapid, tight integration of the payment function in all company departments and disciplines. Client applications include:

- *ClearTran Browser.* Access to all data entry, reporting, daily operations and non-critical configuration functions from any PC with a browser and Internet or Intranet connection.
- *ClearTran Hosted Voice Payment System.* A client-branded, automated voice payment system for your customers to access directly, hosted and managed by ClearTran.
- *ClearTran Hyperlink.* A client-branded, online (Internet) payment system for your customers to access directly, hosted and managed by ClearTran.
- *ClearTran Web Services.* Real-time http://xml interface for submitting payments from Web pages, clients' automated voice systems (IVR/VRU) and other Microsoft® or non-Microsoft client systems.
- *ClearTran File Interface.* Batch-style file interface for submitting payments from Web pages, client's automated voice systems (IVR/VRU) and other client systems.
- *ClearTran Companion File.* File-based interface for posting transaction processing results to client billing and accounting systems.

ClearTran

Bank and Third-party Processor Connectivity

ClearTran interfaces directly to financial institutions, check verification / guarantee and credit card processors, eliminating costly middlemen and delays in processing.

- *E-checks/ACH.* ACH settlement and electronic return processing directly with selected major financial institutions.
- *Check Verification/Guarantee.* Real-time or batch authorizations to leading third-party check processing providers via secure Internet connection or dedicated line.
- *Credit Card Processing.* Real-time authorization and capture to leading third-party credit card processors.

Benefits

- Very rapid deployment with little or no impact to your IT staff or budget
- No database operation, maintenance or license fees
- No desktop software to deploy – uses IE 4.0 or higher
- Integrates easily with existing operations, software applications and accounting systems
- Single ClearTran payment database serves all company business units, departments, etc.
- Individualized security levels may be assigned to each use.

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.

This material provides a general overview of our services and is not an offer or commitment to provide credit facilities or services. BNY Mellon Treasury Services may be provided by one or more legal entities of The Bank of New York Mellon Corporation. Not all services are offered at all locations.