

# Intelligent payment processing solutions for business.

**S**ince 1993, ClearTran™ has provided the most reliable and powerful electronic payment processing solutions available. Companies and organizations that accept consumer and business payments over the telephone, through an automated voice system (IVR / VRU) or over the Internet use ClearTran solutions to receive and process billions of dollars annually. ClearTran utilizes only proven, reliable and secure technologies to process electronic check (ACH), paper check, credit card and debit card transactions in an end-to-end, electronic solution meeting all business, customer and regulatory requirements.

ClearTran provides comprehensive payment solutions to allow businesses to receive and capture customer payment information, automatically process payments with their financial institutions, post payments to their accounting and customer billing systems and manage their cash and credit card / debit card receipts with comprehensive reporting and audit controls.

Utility, telecommunications, financial services, mortgage, insurance, catalog and Internet retail companies are among the many organizations that utilize ClearTran to quickly and efficiently accept and process payments for bill payment, retail sales, collections and recurring payments. ClearTran automates payments across the enterprise, regardless of source, in a single automated processing, reporting and operations environment.

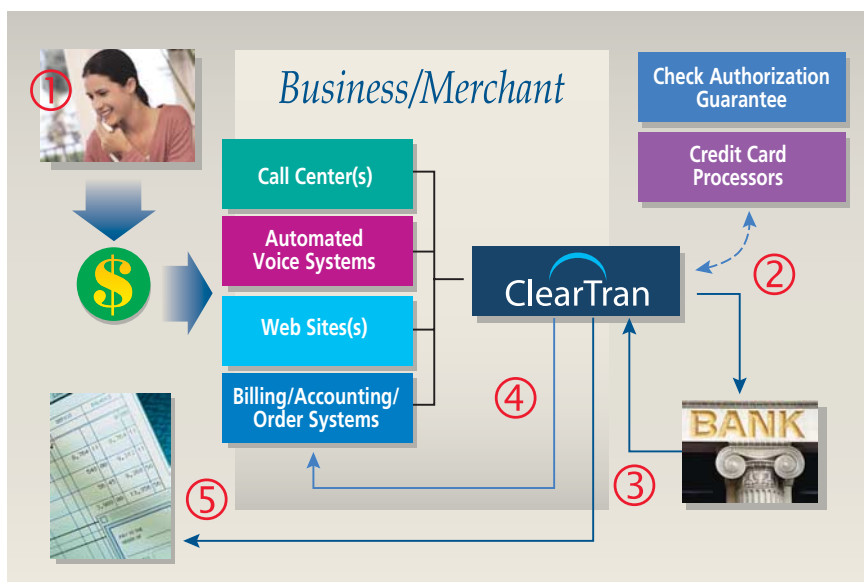


## B E N E F I T S

- Accelerate cash flow and eliminate paper.
- Allow customers to pay anytime, anywhere.
- Reduce accounts sent to collections / bad debt.
- Reduce late payments and associated costs.
- Generate additional revenue.
- Improve customer service.
- Eliminate COD.

  
*The clear choice in transaction management.*

# HOW CLEARTRAN™ WORKS



## The ClearTran difference.

- Choose client-hosted or ClearTran-hosted / managed solutions.
- Process check drafts, electronic checks (ACH) and credit / debit cards in a single, integrated solution.
- Check guarantee / verification and credit card / debit card processing available through leading third party processors.
- Specialized refund processing allows electronic customer credits via ACH or credit / debit card.
- A single, integrated solution scales from five users to thousands, located in a single facility or many.
- Simultaneously process payments from call centers, web pages, automated voice systems as well as from client's billing, accounting or other information systems.
- Advanced security control through multiple user / password security levels, comprehensive audit reports, and system edits.
- Automated notification of change, site draft detection, fee processing and other advanced features increase productivity.
- Software configuration options, open architecture and ClearTran's unique "Custom Plug-In" capability adapts easily to client's unique requirements.
- Powerful and flexible reporting and database search capabilities.
- Advanced architecture allows for rapid deployment with minimal client IT resource allocation.
- Electronic posting interfaces easily with client's accounting and billing systems.
- Scheduled product releases keep clients ahead of the competition without loss of current and historical data or custom functionality.
- Long history of superior customer service.

*ClearTran offers a range of flexible installation and configuration options to fit any payment processing environment. Your ClearTran sales team will work with you to determine the optimal configuration for your specific environment.*

## ClearTran

ClearTran, Inc. 600 Parsippany Rd. Parsippany NJ 07054  
800.946.8355 sales@cleartran.com www.cleartran.com