

Intelligent Payment Acceptance Solutions for Business

ClearTran™ – The clear choice in transaction management.



BNY MELLON
TREASURY SERVICES

Increasingly, your business customers may be looking to you for fast and convenient electronic payment acceptance solutions to reduce their processing costs and improve their client satisfaction and retention. While you'd like to meet their need for a total processing solution, you may not be prepared to make the move from paper to electronics due to the substantial investment required for the associated technology, expertise and infrastructure. However, lack of a complete payment acceptance program may translate into lost revenue opportunities, disappointed customers and, potentially, lost relationships.

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 you to offer our services to your business customers via a revenue-sharing program for referred accounts.

Since 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 Web, 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 or 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 use 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.

How ClearTran Works

1. Customers provide payment information to a customer service representative who enters the transaction into the ClearTran system, or the customer enters the payment information directly via an automated voice system or client Web page.
2. ClearTran ensures data integrity, creates database entries and submits payments through your financial institution for

processing or prints paper checks for deposit.

3. Return data from your financial institution is imported to update transaction status, facilitate collection and update Notification of Change data.
4. The ClearTran application creates posting items to update your business customers' billing or accounting systems.
5. The ClearTran application provides rich reporting capabilities to support your business customers' reconciliation and cash management functions.

Benefits

For Your Business Customers
ClearTran's solution has the potential to benefit your business customers by enabling them to:

- Accelerate cash flow
- Generate additional revenue
- Eliminate paper and reduce costly exceptions
- Reduce transaction fees (i.e., electronic vs. paper, convenience fees)
- Reduce returns
- Reduce customer terminations and accounts sent to collections
- Reduce late payments and associated costs
- Improve customer satisfaction and retention.

ClearTran

For Your Financial Institution

Our electronic payment acceptance solutions are designed to provide your financial institution with a competitive advantage by enabling you to:

- Attract new clients by expanding your payment processing solutions
- Enhance your ongoing relationships with existing clients
- Increase ACH and credit or debit card volumes and revenues
- Enhance sales of other core products and services
- Facilitate deeper integration into your business customers' operations, making it more difficult for them to choose other providers
- Provide a new financial incentive to your treasury sales staff for increasing ACH and card transaction processing volumes.

The ClearTran Difference

ClearTran offers your business customers one of the most comprehensive electronic payment acceptance solutions in the industry. To enable your business customers to meet their consumers' payment needs, ClearTran offers:

- Client-hosted or ClearTran-hosted or managed solutions
- Check guarantee/verification and credit card or debit card processing through leading third-party processors
- Specialized refund processing that allows electronic customer credits via ACH or credit or debit card
- 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
- Automated notification of change, site draft detection, fee processing and other advanced features to increase productivity
- Software configuration options, open architecture and ClearTran's unique "Custom Plug-in" that enable us to easily adapt to your business customers' unique requirements
- Powerful and flexible reporting and database search capabilities
- Advanced architecture that allows for rapid deployment with minimal IT resource allocation by you or your business customers
- Electronic posting that interfaces easily with your business customers' accounting and billing systems
- Scheduled product releases to keep you and your business customers ahead of the competition without loss of current and historical data or custom functionality.
- 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 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.