

INCREASE YOUR TRAFFIC

» Introducing CLEARCOMMERCE® PAYMENTDIRECTOR™

The PaymentDirector™ solution is the most scalable and efficient solution available to automate processing of all major payment methods and currencies. It ensures transactions are processed securely and in real time, whether purchases take place online, through a call center, or retail POS device.

PAYMENTDIRECTOR™

- » Provides a unified platform for consolidating multi-channel payment processing
- » Automates payment validation, authorization, and scheduled settlement
- » Enables acceptance of all major payment types, including credit cards, debit cards, checks, ACH payments, PayPal™ and Bill Me Later®
- » Supports all international currencies
- » Provides a single point of interface to an extensive network of U.S. and European banks
- » Easily integrates with financial, order management, and ERP systems through robust APIs

HOW IT WORKS

When a customer clicks the "Buy" button on your website, the ClearCommerce® PaymentDirector™ solution kicks into action.



CERTEGY

A FIDELITY NATIONAL INFORMATION SERVICES COMPANY™



CLEARCOMMERCE® PAYMENTDIRECTOR™

from Certegy

REAL TIME AUTHORIZATION

- » Accepts an order placed through the merchant's storefront
- » Provides end-to-end security for sensitive payment data
- » Logs order details in the database for reporting and recovery
- » Completes credit card or check authorization in 3 – 7 seconds, via external payment processors
- » Notifies the customer via e-mail receipt

COMPLETING THE TRANSACTION

- » Accepts captured orders for goods shipped by the merchant
- » Settles transactions via credit card and ACH networks
- » Automates subsequent transactions for recurring orders
- » Provides order, transaction, and settlement reports
- » Provides robust APIs to enable integration with financial, order management, and ERP systems

SOLUTION BENEFITS

- » Maximum control over your transaction data, customer information, and payment functions
- » The ability to more fully integrate payment processing with your existing information and e-commerce infrastructure
- » Reduced PCI compliance cost via hosted ASP model
- » Reliability and performance for processing customer transactions quickly and effectively, even during peak shopping periods

FEATURES

ClearCommerce® PaymentDirector™ enables merchants and service providers seeking to integrate multiple channels—online, retail point-of-sale, and call center transaction processing—to consolidate reporting and greatly reduce costs associated with running parallel systems for both online and offline businesses.

KEY FEATURES INCLUDE:

REAL TIME PAYMENT PROCESSING

- » Communicates with major U.S. payment processors to authorize transactions in real time
- » Delivers immediate purchase confirmation

- » Allows multiple transactions to be processed simultaneously with one server
- » Provides most cost effective payment routing, including split routing by payment type, card type, and transaction type
- » Supports any currency supported by your processor
- » Supports partial shipments (or split orders)

CREDIT CARD, DEBIT CARD, E-CHECK, ACH PAYMENTS, AND ALTERNATIVE PAYMENTS

- » All major credit cards
- » Offline debit cards, including Visa Check cards and Switch and Solo cards
- » Online debit cards including Maestro
- » ClearCommerce 3DS Payer Authentication for Verified by VISA and MasterCard® SecureCode™
- » Electronic checks
- » Automated Clearing House (ACH) payments
- » PayPal™ Express Checkout, Pre-approved Payments, Credits
- » Bill Me Later®

PERIODIC BILLING SERVICES

- » Built-in solution to automate recurring/ installment payments
- » Automatically executes periodic transactions on a defined schedule until completed or cancelled
- » Works with any payment type or currency supported by PaymentDirector™

BUSINESS-TO-BUSINESS CAPABILITIES

- » ACH payments, the most economical mechanism for B2B transactions
- » Enhanced Level 3 corporate purchase card data, including fields for product codes, buyer and seller codes, item description, unit of measure, unit quantity, and other line item details

GLOBAL CAPABILITIES

- » Ability to authorize and settle transactions on all currencies supported by your acquirer
- » Support for localized time, date, currency, and user interface
- » Support for country-specific tax and payment requirements

ORDER MANAGEMENT

- » Confirms shipment of goods
- » Initiates settlement and credits
- » Provides for automatic capture of orders
- » Offers point-of-sale interface to allow entry of offline transactions

TRANSACTION REPORTS

- » Customizable to various user types and access levels (System Administrator, Service Provider Account Administrator, and Merchant)
- » Displays detailed transaction information such as approved, declined, and fraudulent transactions
- » Provides an open programming interface that allows merchants to integrate reports into other business systems
- » Provides audit trail with details for all transactions

THE CLEARCOMMERCE SOLUTION

ClearCommerce® offers the industry's leading payment processing solution for high-volume enterprises and service providers that require robust, highly reliable, and secure online financial transaction processing.

A PROVEN PARTNER

When your CNP business requires a proven partner with the most comprehensive suite of payment processing and fraud management services available in the industry, give us a call and let us get started on demonstrating our commitment to your results.

CLEARCOMMERCE® + CERTEGY

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