



Secure Payment Processing

Fraud Management Solutions

Customizable Managed Services



CERTEGY

A FIDELITY NATIONAL INFORMATION SERVICES COMPANY™

Clear**COMMERCE**[®]

Comprehensive Card-not-Present (CNP) Payment Processing and Fraud Management Services

In today's competitive retail economy, many leading merchants are proving their E-Commerce and Mail Order/Telephone Order (MOTO) channels to be the most effective and profitable way to win new customers, cross-sell to existing customers and build consumer loyalty. The rapid growth and strong profitability of the Card-not-Present (CNP) channel has come with increased operational complexity and new customer service challenges - ranging from creating a superior online shopping experience to ensuring the security of your customer's data.

Since 1995, ClearCommerce[®], Certegy's complete suite of e-commerce solutions has been helping customers manage all of the payment and fraud challenges associated with their CNP business.

- ⦿ Offering a full range of convenient and secure payment options
- ⦿ Delivering reliable and scalable authorization and settlement processing solutions
- ⦿ Enabling advanced fraud detection to protect against chargeback losses
- ⦿ Automating the Order Review process
- ⦿ Ensuring total data security on every transaction

Industry leaders trust ClearCommerce's hosted and licensed solutions to automate payment processing and safeguard their CNP businesses against the evolving menace of fraud. ClearCommerce's complete suite continues to lead the industry with proven technology, innovative services, powerful data analytics and superior customer support.

Flexible, Scalable, Secure

Introducing CommercePointe™, ClearCommerce's hosted suite of payment processing and fraud management services supported in our state-of-the-industry PCI-compliant data centers. CommercePointe delivers "Always Available" processing, 24/7, without the overhead and complexity of maintaining mission critical transaction processing systems in your own environment. You take the orders, CommercePointe does the rest:

- ⦿ Captures, formats & processes authorization requests to your bank
- ⦿ Analyzes each transaction for fraud using an arsenal of advanced detection tools

- ⦿ Enables review agents to efficiently validate and decision suspicious orders
- ⦿ Schedules, settles and reports all approved transactions
- ⦿ Ensures funds are deposited nightly into your Merchant account

CommercePointe features easy-to-integrate XML and Java interfaces. Working with our team of dedicated Implementation Specialists, your CNP business can be up and processing within days. No Hassles, only Results.

Expertise & Customer Commitment

ClearCommerce/Certegy is a company of Fidelity National Information Services (NYSE:FIS). Our world-class 24/7 customer support team has been helping customers achieve their business goals every day for more than 45 years. Your CNP business is always open. So are we.

Payment Processing

CommercePointe payment processing services are designed for high-volume enterprises that require robust, highly reliable, and secure transaction processing. CommercePointe supports all major payment methods and more than 100 currencies as well as alternative payment types including PayPal™ and Bill Me Later®. All transactions are processed securely and in real-time, whether online, via your call center, or from a retail POS device.

- ⦿ All major credit & debit cards (Visa, Mastercard, American Express, Discover, JCB, Maestro)
- ⦿ eCheck & ACH
- ⦿ PayPal™ & Bill Me Later®
- ⦿ Purchasing cards (Level III certified)
- ⦿ Periodic billing services
- ⦿ Comprehensive authorization & settlement functionality
- ⦿ Flexible online & batch reporting

Fraud Management

CommercePointe is the most accurate and effective service available to protect against fraud attacks, minimize chargeback losses, and improve the profitability of your Card-not-Present channels.

Our fraud management suite delivers a powerful arsenal of fraud detection technologies including:

- ⦿ Sophisticated Rules Engine featuring easy-to-manage user interface
- ⦿ Merchant/store specific velocity processing on unlimited attributes

- Ⓞ Configurable Risk Scoring Engine
- Ⓞ Enhanced IP Geolocation with city-level data
- Ⓞ Hierarchical risk strategies for multi-channel, multi-store implementations
- Ⓞ Unlimited positive/negative lists
- Ⓞ Simple integration to third party risk services including: credit card verification, ID verification, and device authentication
- Ⓞ Available Certegy risk modeling services to maintain models to address your company's specific fraud needs

Order Review

CommercePointe includes the most comprehensive and flexible order review service designed specifically to automate and simplify the process of reviewing suspicious orders and making accurate decisions. Featuring an all-in-one Dashboard, Review Analysts quickly evaluate pending orders against your pre-defined workflow ensuring that all relevant data is available and used in decisioning.

- Ⓞ Flexible queue sorting & filtering
- Ⓞ Automated prioritization of orders based on defined parameters
- Ⓞ Customizable Dashboard review screen
- Ⓞ Supervisor & Manager real-time reporting
- Ⓞ Configurable workflow definition with structured decisioning
- Ⓞ Unlimited notes; comprehensive audit logging

Service is the Solution

CommercePointe is three unique services - Payment Processing, Fraud Management, and Order Review - which can be run separately or completely integrated to meet each customer's unique needs. From the most scalable and reliable payment processing service to a comprehensive CNP solution, We have the service as well as the team to make it a solution.

Managed Services

As your CNP business grows, you will wrestle with the complexity and challenges of managing high volume transaction processing, ensuring customer data security, and protecting your bottom line against fraud. For you, ClearCommerce offers a suite of Advanced Analytics and Managed Fraud Services.

- » **Managed Fraud Services:** CommercePointe experts analyze your transaction data and implement custom fraud detection strategies designed to achieve your business goals. Our Analysts monitor daily transaction and fraud activity, manage the system, and proactively recommend new strategies to improve performance.

- » **Custom Decisioning Models:** CommercePointe Data Modeling experts build custom statistical decisioning models specific to your industry and business. Our Analysts monitor performance, perform transaction data analysis, and recommend model optimization strategies in response to your changing business environment. Built for high-volume CNP businesses, this managed service delivers the most advanced predictive decisioning for the ultimate bottom line protection.

- » **Managed Order Review Services:** Our team of experienced Analysts evaluates every order marked by the system for review. Using a review workflow designed by the customer, our Analysts complete each check, capture relevant information, and decision the order according to documented guidelines. Daily/ weekly/monthly reports enable customers to evaluate performance and determine the status of any order processed. Designed for customers who choose not to build their own internal review team but require a disciplined approach to maximizing revenue while protecting their business against fraud, this managed service can also be used to supplement an internal team during peak periods.

Consulting Services

ClearCommerce/Certegy can design a Managed Services solution through CommercePointe to fit any customer's requirements. Whatever your particular business need, our team will work to design, implement, and manage services that enable you to run your business while counting on our team of experts to manage your payment and fraud challenges. Some examples of services we provide to customers include:

- Ⓞ Periodic Data Analysis & Rules Optimization
- Ⓞ Data Analysis & Fraud Rules Development
- Ⓞ Data Analysis & implementation of targeted databases & third party risk services
- Ⓞ Integration of CommercePointe to storefront, order management and financial systems

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.

For more information on ClearCommerce® complete suite of e-commerce solutions, please contact us today:

Email: CommercePointe@fnis.com

Phone: 866-894-0807

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