



CLEARCOMMERCE® ACH SERVICES *from Certegy*

YOUR ONLINE SOLUTION FOR E-CHECKS

ClearCommerce® ACH is an integrated, secure addition to your e-commerce payments strategy that reduces transaction expense, improves customer satisfaction, and leverages a reliable high-volume infrastructure to increase revenue while reducing risk.

HOW IT WORKS

SECURE, FAST + RELIABLE

AUTHENTICATE + VALIDATE

The first step in authorization is authentication and validation. A customer's identification data is cross-checked against Department of Motor Vehicles files and state algorithm logic to ensure validity. In addition, checking account data is examined using a MOD 10 method and internal ACH scrubbing databases which include notice of change, non-ACH, and the EPICWare™ tool which combines active U.S. routing and transit numbers with institution demand deposit account number information to help reduce ACH transaction failures, notice of changes, and returns.

RETURNED CHECK INFORMATION + NEGATIVE FILE DATA

ClearCommerce/Certegy utilizes a proprietary negative database of returned check transactions to decrease the likelihood of accepting an item that has already been returned. The Negative Details Database may match potentially bad transactions using payment and/or billing attributes. External banking data, including account closed, account closed for cause, and high-risk NSF, can also supplement the negative file. The use of "intelligent" negative logic ensures that we are truly addressing fraudulent e-checks and not turning away customers who are "checkbook" challenged.

RISK MANAGEMENT + ASSESSMENT

ClearCommerce/Certegy leverages over 45 years of risk assessment experience using rules-based and artificial intelligence modeling to adapt to changing risk conditions. Our expert driven fraud models are inclusive of known fraud, targeting truly fraudulent transactions without impacting good e-check writers.

SAY "YES"

+ IMPROVE CASH FLOW

EXPANDED PAYMENT OPTIONS

ClearCommerce® ACH provides you with real-time e-check approval and the added assurance that the transaction is good. And it is well suited for e-commerce and call center applications handling one-time business-to-consumer (B2C) transactions.

Real-time approval enables you to trap input errors and allows the customer to correct the errors before the transaction is completed. E-check can be easily joined to an existing merchant's integration into the ClearCommerce® CommercePointe® ASP or merchant-hosted versions of the ClearCommerce® Engine.

GREATER CUSTOMER LOYALTY

More payment options for customers means higher retention and fewer abandoned shopping carts. Accepting e-checks provides your online shoppers with the flexibility of selecting a method of payment that better suits their needs and helps them manage their budget while you present an added convenient payment option that is safe and secure.

E-check also enables telephone and Internet orders to be fulfilled faster with less cost than traditional credit card orders. Online shoppers will receive their merchandise or service quickly and efficiently, resulting in increased satisfaction, repeat business and higher customer loyalty.

LOWER PAYMENT EXPENSE + IMPROVE CASH FLOW

ClearCommerce® ACH eliminates the time-consuming process and deposit expense of standard paper-based check processing. By accepting e-checks, the delay associated with clearing paper checks is reduced to the time required to decision the e-check transaction. You receive funds faster and improve your overall cash flow, plus e-check costs you far less to accept than other traditional payment methods.

THE CLEARCOMMERCE® SOLUTION

ClearCommerce® offers the industry's leading payment processing solution. No matter what payment type/tender you decide to accept, ClearCommerce® can provide a solution that will fit all of your transaction processing needs.

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 demonstrate our commitment to your results.

CLEARCOMMERCE® + CERTEGY

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