

# ClearTran™ Client-Hosted Enterprise Solutions

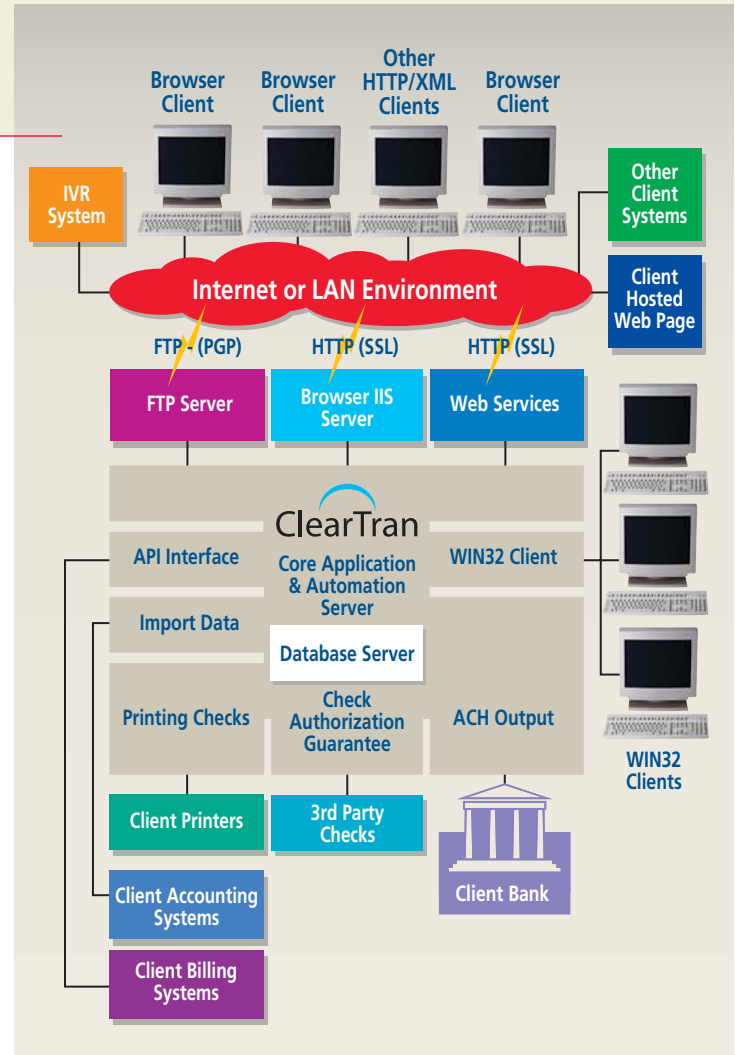
## State-of-the-art enterprise payment processing solutions at your location.

From the ClearTran™ family of enterprise payment processing solutions, ClearTran offers the leading integrated payment processing solution for businesses that wish to host their payment processing systems in-house.

Recognizing that no two enterprises are alike, ClearTran is designed to accommodate a multitude of access methods and configuration options to serve any client processing environment. By employing a three-tier software architecture, ClearTran presents the appropriate functionality to each enterprise area to allow rapid deployment and reliable, secure system operation.

ClearTran supports the leading enterprise database engines and a wide range of client access options for maximum flexibility and scalability.

For organizations that wish to integrate ClearTran payment functionality directly into their own data processing systems, ClearTran provides a simple, straight forward Web Services (http / xml) or Application Programming Interface (API via COM object) that makes integration quick, robust and reliable. Payments may be simultaneously entered via ClearTran™ for Windows® client software, ClearTran™ Browser application, custom Web applications using ASP, and external systems such as automated voice systems, order entry, customer billing, accounting or other systems.



The above diagram illustrates the various components of the ClearTran client-hosted enterprise environment.

  
*The clear choice in transaction management.*

## *ClearTran provides a rich set of client applications and components.*

ClearTran enables rapid, tight integration of the payment function in all company departments and disciplines. Client applications include:

**ClearTran™ for Windows** - comprehensive desktop application including all system configuration and administration functions.

**ClearTran™ Browser** - access to all data entry, reporting, research, user management and non-critical configuration functions from any PC with a browser and Internet or Intranet connection.

**ClearTran™ Web Services** - real-time http: / xml interface for submitting payments from web pages, client's automated voice systems (IVR / VRU) and other Microsoft® or non-Microsoft client systems.

**ClearTran™ API** - real-time, COM-based software interface for submitting payments from web pages, client's automated voice systems (IVR / VRU) and other client systems.

**ClearTran™ File Interface** - batch style file interface for submitting payments from web pages, client's automated voice systems (IVR / VRU) and other client systems.

**ClearTran™ Companion File** - file-based interface for posting transaction results to client billing and accounting systems.

## SELECTED FEATURES

- End to end electronic check and credit card / debit card processing across your entire enterprise – includes payments, customer refunds and returned item processing.
- Client applications may access via LAN or WAN.
- Integrates easily with existing operations, software applications and accounting systems.
- Single ClearTran payment database serves all company business units, departments, etc.
- Individualized security levels may be assigned to each user.

## SYSTEM REQUIREMENTS

### **Database**

- Microsoft® SQL Server or Oracle® version 8.1x or greater

### **Server**

- Windows NT4, 2000 Server or 2003 Server
- IIS Version 4.0 or greater
- .NET framework

### **ClearTran Client Applications**

- Windows 98SE, NT4, 2000 or XP
- IE Version 4.0 or greater with 128 bit cipher

### **Other Client Applications**

- Any http: / xml interface

## *Bank and Third Party Processor Connectivity*

ClearTran allows clients to interface directly to their financial institutions, eliminating costly middlemen and delays in processing.

**E-checks / ACH:** Electronic deposit of ACH data to any bank receiving standard NACHA (National Automated Clearing House Association) ACH format. Electronic processing of returns from any bank providing returns in standard NACHA return file format.

**Paper Check Drafts:** ClearTran paper check drafts can be deposited in lieu of ACH electronic processing to any financial institution accepting paper checks.

**Check Verification / Guarantee:** Real-time or batch authorizations to leading third party check processing providers via secure Internet connection or dedicated line.



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