



Merchant Services



SEARCH + New PAYMENT  
CASH \$ 100.00  
EXT. PRICE  
\$1 \$2 \$5  
\$20 \$  
CHECK  
CREDIT





## Clarien merchant services

Secure solutions, competitively priced to meet your business needs

Accepting credit and debit card payments in today's marketplace is essential to your business. Providing you with competitively priced, secure merchant services is essential to ours.

As consumers increasingly rely on the ease and simplicity of debit and credit card payments, it is important that your business have the comprehensive tools and resources available to successfully complete payment transactions. Whether you're managing a small business or large company, Clarien Merchant Services can offer you an exceptional suite of products and services through our network of local and international partnerships. By offering your customers the option to make credit card purchases, your business can confidently provide a secure and efficient purchase process.

### *Benefits of Accepting Card Payments*

- Increased ability to process more sales
- Improved cash flow
- Ease of tracking transactions
- Reduction of fraud and loss opportunities

Our clients enjoy supplementary reporting functionality, live-time processing activities, enhanced data security and internal Merchant efficiencies. Breathe easy - let Clarien provide a trusted, secure payment platform solution to meet your business needs.



## Point of sale solutions

Do you manage a local restaurant or hotel? Are you a tour operator or insurer? Whether you are selling your products at Harbour Nights, America's Cup events or at Cup Match, our innovative Android technology payments will enable you to accept credit card payments from Dockyard to St. David's, on land or at sea. Clarien has partnered with local vendors to provide you with payment solutions to accommodate your card acceptance requirements. Our experienced team will help you determine the POS solution to complement your business.


# eCommerce

Clarien offers secure payment gateway services for customer transactions in Bermuda or around the world. As a merchant you will have the choice and flexibility to facilitate card present and card-not-present activity through the following solutions:

**Hosted Payment Page:** Integrate a secure, PCI compliant internet payment page into your website to enable payment processing. Your sensitive customer payment information is then securely handled by our Processor, First Data.

**API:** An Application Programming Interface, or API, is a comprehensive payment processing software that offers a more sophisticated payment solution for additional control over how your payments are processed. API allows you to build transaction processing applications that can process payments from a website or from multiple Point of Sale terminals.



A bright, organized office space. In the foreground, a white printer sits on a stack of white plastic drawers. To its right, a wire basket holds various papers, folders, and a roll of paper. In the background, a white desk holds several binders and a small vase with dried flowers. A window with sheer curtains is visible in the upper left.

Real Time Payment Manager (Virtual Terminal): The combination of your personal computer, inventory management software and payment processing system turns your Internet-connected PC into a POS device without installing software. Virtual Terminals help you manage inventory, track sales, control costs, improve customer service and better guide business decisions.

*Our eCommerce solutions provide you with the tools to:*

- View transaction summaries, sale and refund activity
- Conduct cardholder inquires
- Manage administration functionalities
- Access fraud management tools
- Change passwords
- Manage user access and permissions





## Online reporting

While you focus on managing your business, let our robust online reporting solution reconcile your merchant statements and deposits. The system allows you direct access to your credit card transaction processing information anytime, anywhere. Access your reports, modules and analysis to understand current trends and maintain your competitive edge.



**Online reporting offers a variety of benefits for efficient manageability of merchant data and details, including:**

- Information availability 24/7, 365 days
- Easy point and click functionality
- Reduction of phone calls to the Bank for details

*Available reporting options are:*

- Batch deposit-information and transaction details
- Retrieval information
- Invoice/statement details
- Cardholder enquiries
- Capability to export details to excel format





## Protect your business and your customers

Providing secure payment and processing solutions is integral to protecting customer payment information and your sensitive business data. Clarien Merchant Services will provide the tools you need to:

- Enhance security of your POS environment
- Make cardholder data significantly more secure through encryption technology
- Protect your revenue by reducing fraud
- Reduce phishing potential with network vulnerability scans

Our team of experts are available to discuss the payment solution best suited to support your business. Call us today on 296-6969 or email us at [ClarienMerchantServices@clarienbank.com](mailto:ClarienMerchantServices@clarienbank.com) to open your Clarien merchant account.





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