

Payment Solutions



We're here to help future-proof your business.

The world of business is in a constant state of change. But the COVID-19 crisis has led to unprecedented shifts in consumer behaviour. It calls for a new customer-experience formula—one that challenges traditional models. One that acknowledges preferences for physical distancing, speedy self-service and consolidated shopping trips. One that recognizes that more and more commerce is flowing to digital channels and omni-channel options such as “buy online and pick-up in-store” (BOPIS). Many of these changes will be permanent.

At Clarien, we're helping merchant customers of every size—and in every sector—build a better, smarter normal by offering enhanced digital tools and new products and services. We take a three-phased approach to help you:

- 1 Ensure business continuity and accelerate digital transformation
- 2 Support profitability and financial resilience
- 3 Create value for the longer term

Our focus is to ensure you can seize today's opportunities, meet ever-evolving customer experience requirements and grow your business in the post-pandemic market.

E-commerce and online payment solutions that meet rapidly changing consumer needs

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

Hosted payment page

Enable payment processing by integrating a secure, PCI compliant internet payment page into your website. Sensitive customer payment information is securely handled by our processor, Fiserv.

Application programming interface (API)

Want more control over how payments are processed? An API enables you to quickly and easily create sophisticated transaction applications that process payments from a website or from multiple point-of-sale (POS) terminals.

Real-time payment manager (virtual terminal)

Our virtual terminal turns your internet-connected PC into a POS device by linking your personal computer, inventory management software and payment processing system. No additional software is required. The virtual terminal helps you manage inventory, track sales, control costs, improve customer service and better guide business decisions.

Solutions for today's e-commerce realities

GET THE TOOLS YOU NEED TO:



View transaction summaries,
sale and refund activity



Conduct cardholder
inquires



Manage administration
functionalities



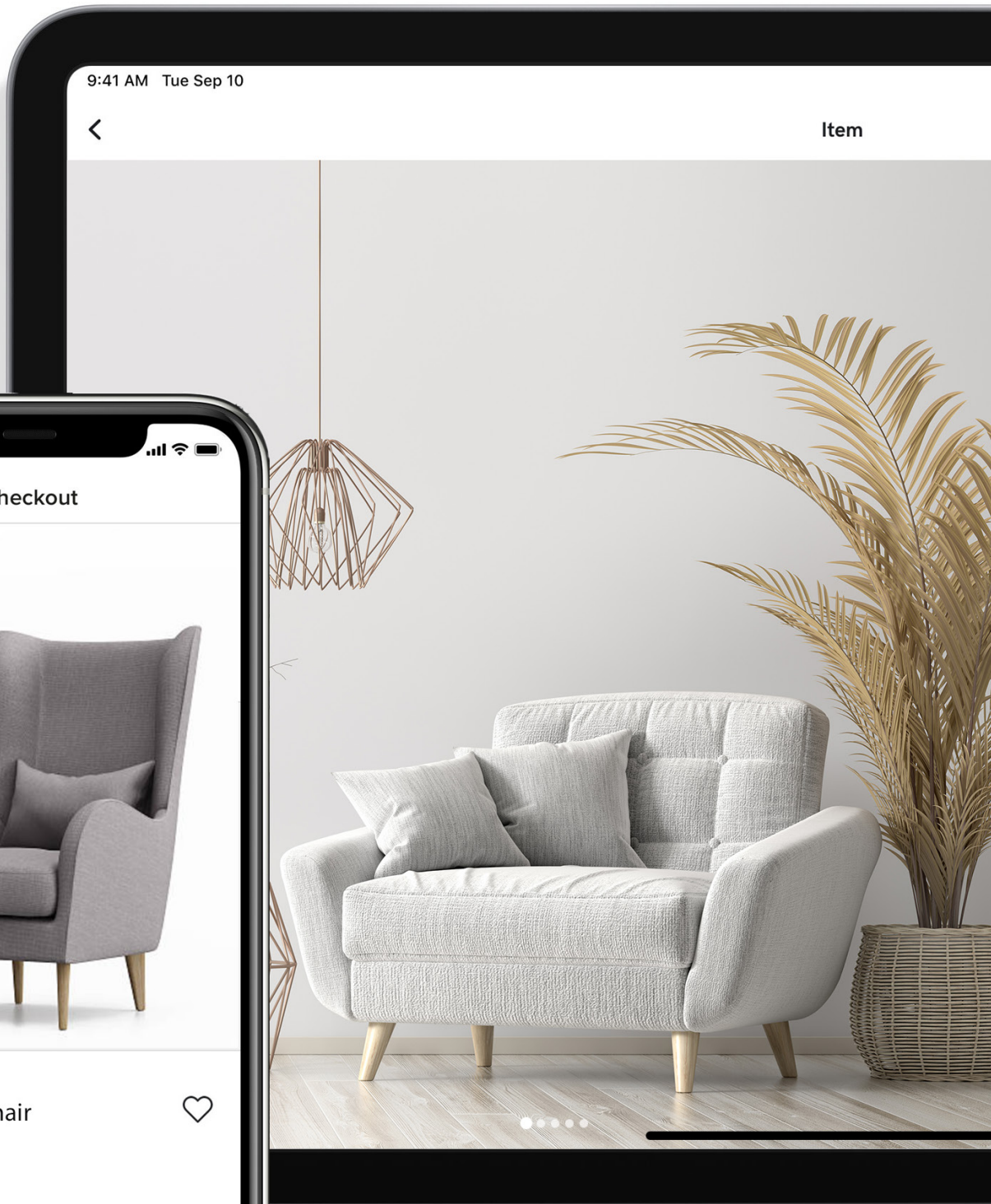
Access fraud
management tools



Change passwords



Manage user access
and permissions

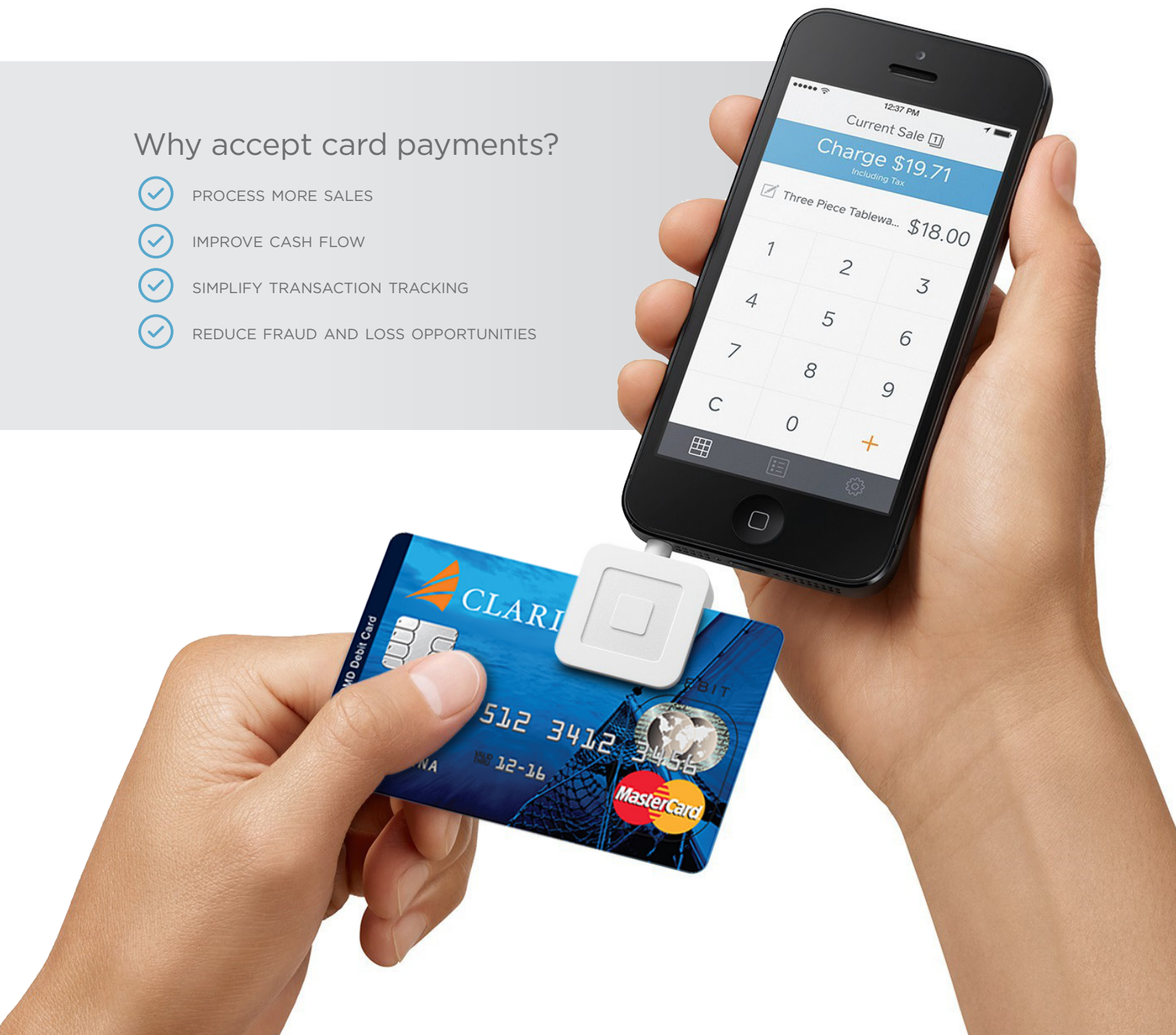


Secure, competitively priced solutions to grow your business

Consumers increasingly rely on the ease and simplicity of debit and credit card payments. Your business needs the tools and resources to successfully complete these transactions—online and in-store. Whether your business is large or small, you can count on Clarien Payment Solutions. We work with a range of best-in-class processors for card payments, POS and e-commerce to offer an exceptional suite of integrated products and services. The reason? When you give your customers the option to make card purchases, you can be confident that the purchase process is secure and efficient.

Why accept card payments?

- ✓ PROCESS MORE SALES
- ✓ IMPROVE CASH FLOW
- ✓ SIMPLIFY TRANSACTION TRACKING
- ✓ REDUCE FRAUD AND LOSS OPPORTUNITIES



EMV payment acceptance

Clarien is pleased to offer EMV technology, the worldwide security standard for payments using credit and debit chip cards. With EMV payment acceptance, you activate key security features for face-to-face transactions including the ability to:

- Perform processing functions
- Store confidential information
- Perform cryptographic processing

Contactless payment

EMV technology is what makes tap-and-go, or contactless payment possible. The process eliminates the need for customers to enter PINs. Customers favour tap-and-go cards for simplifying each transaction. Merchants appreciate accelerated transaction times and the prospect of higher transaction volume.

POS solutions

Do you manage a local restaurant or retail shop? Are you an insurer or a telecommunications provider? Whatever your business, whatever its size, our experienced team will help you determine the POS solution that's right for you. Our innovative and integrated solution for Android and Apple devices will enable you to accept card payments from Dockyard to St. David's, on land and at sea. Bring payment options to your customer with fast, safe and easy wireless alternatives.



Rock-solid security

At Clarien, our aim is to protect your customer information and sensitive business data while helping you process more sales and increase cash flow. Secure payment and processing solutions—including full payment-card industry compliance—are critical components of our solution.

We provide the tools to:

- Enhance POS security
- Deploy encryption technology to make cardholder data significantly more secure
- Reduce fraud and protect revenue
- Reduce phishing potential with monthly network vulnerability scans

Reporting that supports timely and informed decisions

While you focus on managing your business, our robust online reporting solution is hard at work reconciling merchant statements and deposits. The system gives you direct access to your 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 the efficient manageability of merchant data, including:

- 24/7/365 information availability
- Easy point-and-click functionality
- Fewer phone calls to the bank

Reporting options include:

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



Let's get started

Joining us as a merchant customer is quick and easy. You'll appreciate our concierge approach to merchant services. Our team of industry professionals has the commercial banking expertise—the technology and techniques—to help ensure your business is equipped to meet today's varied transaction demands in Bermuda and around the world.

Emerge stronger in the new economy

Payment solutions is just one aspect of Clarien's comprehensive service for Bermuda's merchant community. Our aim is to ensure your operation emerges stronger and remains resilient in the post-pandemic world. That's why we are proud to deliver a full range of services to support you right now, in the next phases of recovery, and beyond COVID-19:

- Banking
- Payment and e-commerce
- Digital
- Lending
- Investment management
- Financial advisory



PERSONAL AND COMMERCIAL BANKING | WEALTH MANAGEMENT

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LISTENING. HELPING. BUILDING.

Clarien Bank Limited, through its wholly owned subsidiary companies, is licensed to conduct bank, investments, corporate service provider and trust business by the Bermuda Monetary Authority.