

Industry Solutions With ClearPay

Every merchant account is different because each company is different. That's what we believe at ClearPay, which is why we provide every type of business with custom-tailored merchant services.

Whatever the industry, your business has its own individual set of needs, and we can partner with you to find the solution fit for those needs.

Whether you're in any of these industries, we would be proud to hold your merchant account at ClearPay! Our drive to see you succeed combined with our dedicated industry experience set us apart. With over 30 years of experience, you can be confident that ClearPay will provide your business with the unique solutions it needs to thrive.

Some solutions are tried and true, whereas some situations call for expert innovation. So no matter what line of business you're in, rest assured that ClearPay has the right payments processing solution to fit you.

We focus on listening to what is most important to keep your business running smoothly and growing. From credit card processing to point-of-sale systems, we find the best equipment and software to do what you need.

Let's can work together to find the solution you've been looking for, maybe even one you didn't know was out there!

Retail With ClearPay

Flexible, high-tech payment processing solutions offer added convenience for your customers and help you stay one step ahead of your competition. A retail merchant account with ClearPay provides you with the payment processing solutions your customers want and your business needs. With ClearPay, you will be able to offer quick, easy, and versatile payment options for your customers, making every single transaction secure and totally worry-free. Your customers will love the convenience, and you'll love having more money in your pocket!

Why Partner With ClearPay?

ClearPay's retail merchant accounts offer you the latest credit card terminal and software technology available, combined with payment solutions that are designed and tailored to fit your business's needs. With a highly-trained and experienced customer support team, ClearPay stands apart from the competition. We offer the top-notch service you want, and the advice you need, to power your business through any type of payment acceptance program.

With a retail merchant account from ClearPay, you can ensure customer satisfaction with:

- Fast credit and debit payment authorizations
- Flexible networked, integrated, PC, or stand-alone systems
- Can re-authorize on future or additional orders if necessary
- Customized reporting based on individual business needs

No matter what your payment processing needs may be, ClearPay offers personalized payment solutions, one-of-a-kind customer support, and security measures that you and your customers can count on. We offer a variety of merchant services solutions for retail locations, including:

- **Credit Card Payment Processing.** Accepting credit cards and other non-cash payment methods has become a necessity for most businesses, regardless of industry. Just as important to business owners is the ability to keep their credit card processing costs to a minimum without compromising on service and quality. At ClearPay, we offer low processing rates and a high level of service you and your customers can rely on.
- **Mobile and Wireless Payment Solutions.** Our wireless and mobile payment processing solutions are perfect if you conduct business beyond the boundaries of a storefront or computer. If your business is always on the go, and you need a reliable way to help your clients or customers pay you more easily, wireless or mobile credit card processing is the way to go. You can accept payment from virtually any location, so you never miss out on a sale.
- **Gift and Loyalty Programs.** Increase revenue and build customer loyalty with gift and loyalty card programs from

ClearPay! We can help you implement a highly effective gift or loyalty program that your new and current customers will love.

- **Debit and EBT Processing.** It's crucial to provide your customers with a range of payment processing options for completing their purchase. You don't want to have to turn a customer away because you're unable to take their method of payment. Welcome all consumers with debit and EBT card processing systems and terminals.

Restaurants With ClearPay

Successful restaurants need to be able to process all kinds of payment methods with ease. With ClearPay, you'll be able to accept more than just credit cards, so you never need to turn away a paying customer.

ClearPay makes it easy for you to choose the right payment processing solution that's compatible with your restaurant's existing systems. The right payment processing solution requires more than just the ability to accept credit cards. Debit cards, electronic check acceptance solutions, plus gift and loyalty cards are all important considerations in keeping your customers satisfied and hungry for more. We will work with you to find the best point-of-sale solutions for your restaurant's needs.

When you partner with ClearPay, you'll be able to:

- Conveniently add tips after a transaction has been authorized
- Allow your customers to keep a running tab, so they're more likely to continue ordering
- Separate a single bill among multiple credit cards for better service
- Use a name or tracking number to track all transactions
- Combine a bar tab with a dinner bill for one simple transaction
- Utilize wireless terminals for curbside pickup or delivery transactions
- Process payments quickly and conveniently for your customers

Payment Processing For Quick Serve Restaurants

If you own a quick serve restaurant, you know how important it is for your credit card processing to keep up with your fast service. Rather than keep your staff and your customers waiting with slow credit card processing, partner with ClearPay for the speed you need to keep your restaurant running smoothly. Our payment processing solutions include the features you need, such as:

- Fast connections
- Instant approvals
- No signature required approvals
- Integration with existing systems

Solutions For Fast Casual Restaurants

Much like quick serve restaurants, fast casual restaurants need fast credit card processing. Your customers expect quick, convenient service, and smooth transactions are critical to generating repeat customer traffic for your restaurant. ClearPay ensures that your restaurant's payment processing is keeping up with both you and your customers, so they keep coming back. Our flexible payment solutions allow you to accept a variety of payment methods from virtually any location, for added convenience.

Full-Service Processing For Full-Service Restaurants

If you own a full-service restaurant, you need a full-service payment processing partner. Whether your establishment is a casual restaurant or fine dining, every interaction your customer has with your business should be enjoyable and efficient. From the moment that your guest

pulls into your parking lot, to the time that they pay their bill, an otherwise-perfect guest experience could be ruined by an inefficient payment processing system. With ClearPay, you can offer your customers the speed and flexibility they expect.

Discover what thousands of other restaurant owners already know; partnering with ClearPay is the recipe for success! We offer custom solutions that are tailored to your specific needs. Whether you run a neighborhood deli, a high-end steakhouse, or a chain of family restaurants, ClearPay has the experience, expertise, and top-notch service to keep you cooking with the right restaurant payment processing system.

Petroleum With ClearPay

ClearPay offers payment processing services that are designed to meet the needs of petroleum and convenience stores. We offer merchant services that go far beyond the basics! When you partner with ClearPay, you'll be able to access payment processing programs that are custom designed for the petroleum and convenience industry.

We offer fast, safe, and easy solutions such as the ability to accept small ticket items and fleet cards. Our merchant services solutions are designed to help you pump even more money into your business.

High-Octane Processing Solutions

With ClearPay, you can accelerate sales with processing solutions that are designed to meet the unique needs of petroleum and convenience stores. Our payment processing solutions include:

- Tap'nGo payment acceptance
- Point-of-sale technology
- Custom loyalty programs to keep your customers coming back
- "No Signature Required" capability for faster transactions

In addition to these options, a petroleum and convenience merchant account through ClearPay provides you with access to the latest equipment that is designed to interface smoothly with your local networks.

Partner With An Industry Leader

ClearPay is an industry leader in petroleum and convenience store merchant services. We believe in going the extra mile for our partners, which is why we offer custom payment processing solutions that are designed to help your business increase efficiency as well as profitability. Why settle for a one-size-fits-all solution when you can enjoy highly tailored service from ClearPay?

We also stand behind our solutions with unparalleled customer service you can count on. Because petroleum and convenience stores are often serving their customers 24 hours a day, seven days a week, we're here to provide you with the support you need when you need it. We offer our partners around-the-clock support for our credit card processing technologies, as well as superior customer service.

Designed With Your Needs In Mind

From fuel pump to convenience store to the garage, ClearPay recognizes and applauds the entrepreneurial spirit of those who serve the traveler, and we're here to help you on the road to success! Our merchant services can be easily customized based on your needs, goals, and budget, allowing you to better serve your customers and grow your business.

When you partner with ClearPay for your payment processing needs, you'll be able to seamlessly:

- Accept fleet cards, credit cards, debit cards, gift cards, and checks for added convenience for your customers

- Process customer transactions quickly and efficiently for better customer service
- Issue customer credits instantly
- Void transactions safely and thoroughly
- View your transactions online

Expand Your Customer Base

If you're not accepting fleet cards, you're behind the competition. Open yourself up to one of the most profitable markets out there with the ClearPay Fleet Card Acceptance Program. We make it easy for you to accept fleet card payments so you can reach even more customers and increase your profits.

Grocery With ClearPay

Your customers are used to being asked the question “paper, or plastic?” When it comes to their preferred method of payment, it’s no question that the majority of your customers want to use plastic. Credit and debit cards allow for fast, convenient payment processing that both you and your customers can appreciate.

At ClearPay, we are proud to offer the best grocery payment processing solutions in the industry. That’s because ClearPay offers the around-the-clock technical support you need, and the superior customer service you deserve.

With merchant services solutions from ClearPay, you’ll be able to:

- Accept all major credit cards, debit cards, gift cards, checks, and EBT payments for added convenience for your customers
- Process customer payments quickly and efficiently, for better customer service
- Issue customer credits instantly
- View your transactions online

The Options Your Customers Need

To keep your customers happy, you need to be able to quickly and efficiently accept and process all of today’s varied payment options. Your customers expect you to accept most common payment methods, including credit and debit cards, checks, and EBT payments. With a grocery merchant account from ClearPay, you can easily

accept these payment methods. You can take advantage of having access to the latest technology, with free processing equipment designed to safely and seamlessly interface with your local networks.

Cutting-Edge Solutions

When you partner with ClearPay, we will provide you with access to cutting-edge equipment. With merchant services from ClearPay, you can print coupons, provide self-serve checkouts, and more. We can also help you increase your bottom line by introducing loyalty and gift card programs.

Increase Profits With Gift Card Payment Processing.

Gift cards are convenient for your customers, but they're also great for your business's bottom line. Gift cards provide your grocery store with a quick infusion of cash. Offering gift cards helps you stand out from your competition while also increasing your profits. With gift card payment processing services from ClearPay, you can enjoy the benefits of having a gift card acceptance program.

- Gift card recipients will often spend more than the face value of the gift card
- Not all gift cards that are purchased will ever be redeemed
- Gift card recipients will frequently become new, repeat customers

Retain Customers With Loyalty Programs.

Customer loyalty programs can help you retain your customers and keep them coming back to your grocery store. ClearPay provides

customized grocery store loyalty programs that will help you increase your revenue. Both you and your customers will love the benefits of a new customer loyalty program.

- Attract new customers to your grocery store with the benefits of your loyalty program
- Increase your customers' purchase frequency, and encourage them to spend more during each visit
- Capture your customers' purchase data
- Stand out from your competitors

With merchant services solutions from ClearPay, you can better serve your customers and grow your business. Our payment processing services are designed to help you increase efficiency and profitability for your grocery store.

Hospitality With ClearPay

Your hotel may offer exceptional service, but if your payment experience isn't top-rate to match, that could be all they remember. Hassle-free payment processing is a must within all areas of your establishment – from front-of-house to back, rooms to restaurants, poolside or at the spa. Give your guests one more reason to enjoy their stay with you.

Why ClearPay?

Partner with us at ClearPay and we'll help you to:

- Accept all major credit cards, debit cards, gift cards, and checks
- Process customers quickly and efficiently
- Issue customer credits instantly
- Void transactions safely and thoroughly
- View transactions online
- Access one of the industry's largest selection of free equipment
- Enjoy industry-leading support and service

As your hotel merchant account partner, we at ClearPay strive to provide solutions designed and integrated especially for the hotel business, such as no-show flags, one-key re-authorization, and networking. Not only that, but we work with you to create a solution specific to your business. Stay on top of your game with customized payment processing fit not only to your industry but also your business.

Payment Method Variety

At ClearPay we know how important it is for your customers to feel welcome. That's why we offer solutions for welcoming all kinds of payment methods and putting your guests at ease.

Efficiency and Ease

Let your guests get on with their day, stay, or travel, don't hold them up at the register! We offer top of the line equipment and software for payment processing and much more. Keep your payment terminals up-to-date and

Tech Support Whenever You Need

As the industry leader in hotel payment solutions, we offer around-the-clock technical support for our state-of-the-art credit card processing technologies, as well as superior customer service. In hospitality, getting your staff the assistance they need when they need it can make all the difference.

All in One

Let us show you how easy it can be to recalculate and combine items like room charges, bar or restaurant tabs, tips, spa visits and more. Because When it comes to their hotel stay your guests are looking for more than just a mint on their pillow. Give them the finest experience from start to finish.

Service & Delivery With ClearPay

Today, you might be working from home; tomorrow you're at a customer's home or office — the next day, 2,000 miles away at a trade show. What credit card processor could possibly keep up with you? ClearPay can. We understand that your business knows no bounds. Our wireless point-of-sale terminals are the perfect solution for businesses that need to accept payment anywhere, anytime. Only ClearPay offers flexible solutions truly designed for the businessperson on the go. Managing service teams or field crews is simple with ClearPay mobile solutions for card-not-present situations.

Partner with ClearPay and wherever business takes you, you can still:

- Accept all major credit cards, debit cards, gift cards, checks, and ACH payments
- Process payments in real time, even in card-not-present situations
- Issue customer credits instantly
- Void transactions safely and thoroughly
- View transactions online

Combine our around-the-clock tech support with our superior customer relations, and you'll find that ClearPay's solutions for service business merchant accounts are unbeatable. As an industry leader in service business merchant accounts, ClearPay offers our service businesses everything they need to process payments efficiently, safely, and inexpensively.

Versatile Solutions

Wherever you are, and wherever you're going, you don't want payment processing to hold you back. With a wide variety of terminals offering an array of payment processing options, you'll be ready to accept whatever payment methods your customers use. We offer a selection of credit card processing terminals equipped to read credit or debit cards with a magnetic stripe, EMV chip, or contactless capability. We also have the equipment to make accepting checks simple, secure, and fast. With ClearPay, you won't ever have to turn away a paying customer.

Card Not Present Transactions

With our systems, your field crew or service team can accept payments quickly even when using a card that's not present. No need to write card information down and risk liability! You don't have to mail invoices either, simply use online or virtual requests for payment.

No Coverage? No Problem!

With Store & Forward capabilities on our wireless terminals, you can still swipe a card even if you're not getting service. The terminal will store the card info until you're back in a service area and you'll still get the swiped rate. Not only that, but it's still safe and secure for your customer.

Business To Business With ClearPay

With ClearPay your options are endless. From credit card transactions to payroll and check management services, we'll find a business-to-business solution to fit your exact needs. Plus we offer free, state-of-the-art equipment that interfaces seamlessly with your local networks.

Reliable and Innovative Solutions

With our growing base of business-to-business clients, we've developed comprehensive industry-leading payment processing solutions. That same expertise enables us to work with you to get the exact solution you need while leaving out what you don't. At ClearPay, we pride ourselves on building relationships with our customers and learning about their business so we can develop merchant services with the right fit.

Partnering with ClearPay for your merchant account? Here are few of the benefits:

- Accept checks, debit cards, and all major credit cards
- Quick, efficient, and secure payment processing
- Process recurring payments with ACH
- Issue checks and invoices
- Secure, safe, and PCI compliant equipment
- Online terminals to view and complete transactions
- Manage your payroll
- Receive 24/7 technical support
- Apply for a cash advance

Accept Payments

In business, time is precious, so you want quick, easy payment processing and you want options. You'll also want to protect your clients and yourself with secure equipment. We offer a wide selection of payment processing equipment and software that make taking cards and checks easier, faster, and more secure. Helping you accept ACH payments, also known as e-checks, can make money move faster and keep you moving in the right direction.

Support and Service

As an industry leader in business-to-business solutions, we offer around-the-clock technical support for our merchant accounts. It's a part of our superior customer service, aimed at unique solutions for individual businesses.

Government With ClearPay

As a government agency, you are expected to run your operations in an efficient and precise manner - including your customers' payment experience. No one wants a headache when it's time to settle payments. So whether they're using a credit card, debit card, or check, your staff need quick and easy payment processing to keep things moving.

Government Specialized Solutions

We offer specialized knowledge and systems for government programs including:

- Utilities
- Child Support
- Public Assistance
- Child Welfare
- Tax and Revenue
- Healthcare & Home Health Agencies
- Labor & Employment
- Transportation
- And more

Why ClearPay?

ClearPay is an industry leader in government merchant services. We are partnered with hundreds of government agencies across the country, which means we're always up-to-date on the latest government rules and regulations. With over 30 years of experience in

providing merchant services, we are ready to tackle whatever you throw our way.

Solutions Customized to Your Need

We pride ourselves on getting to know you and what you want to get from your merchant account. Whether we use tried and true methods or we innovate to bring you just what your department needs, ClearPay is focused on custom solutions. We will provide you with the equipment, software, and support you need to make payment processing simple.

Safety, Security, and Compliance

When it comes to processing payments, safety is key. Accepting secure payments whether in the form of a card, check, or ACH payment is vital to keeping operations efficient. Protecting yourself from liability and preventing failed payments is also a must, and it works to the benefit of your customers as well. ClearPay offers a variety of credit card processing terminals as well as equipment to process checks quickly and easily. Many of these systems integrate with your other software, making bookkeeping easy. We'll work together to set you up with exactly what you need.

Excellent Support and Service

We not only offer around-the-clock technical support for our government credit card processing technologies, we also have the best customer service around. Whenever you need tech support, a friendly voice is there to clear things up and get you back to your work.

E-Commerce Solutions With ClearPay

We have the online payment processing solutions to help your internet business prosper. With the latest software technology designed to interface seamlessly with your local networks and other systems, we strive to make accepting payments safe, fast, and simple. Whether you're a small web boutique or a larger brick and mortar company that also sells online, we're here to help you achieve your goals.

How We Can Help

If you're not offering quick and easy online credit card processing, you're likely losing business. At ClearPay we know that your potential customers are just one click away from heading to another site if they hit a snag while checking out on yours. That's why we ensure you can provide customers a secure, PCI-compliant, professional, and seamless payment processing experience. When you partner with ClearPay for online credit card processing, you'll provide a reliable and trusted interaction for all online visitors.

Virtual Terminals

We have a broad selection of online payment processing systems to offer you. And these systems can do it all, so we'll match you with the one that does what you need. From credit and debit cards, to one-time or recurring billing, and sending or receiving invoices - our systems are versatile. ClearPay offers a variety of online payment processing terminals many of which integrate with other software, such as

QuickBooks, making bookkeeping easy. We'll work with you to find a comprehensive fit for all your business' online payment needs.

With ClearPay virtual terminals you'll be able to:

- Process electronic checks, gift cards, and all major credit and debit cards
- Receive next-day deposits
- Monitor payments through your website
- Prevent fraud with value-added products and built-in security tools
- Manage risks by storing sensitive data on a PCI-compliant data center instead of your computer
- Hold internet auctions
- Add a simple payment or donation button

Safe, Secure Payment Solutions

Safety is key, especially when it comes to online payment processing. Keeping purchases efficient and hassle-free is vital whether in the form of a card, check, or ACH payment. Protecting your customers from fraud and yourself from liability is also integral to a proper payment processing system.

Reliable, Friendly Support

It's not often you get access to technical support anytime night or day, but you do with ClearPay. Not only can you contact our support team any time, but we pride ourselves on a friendly approach and building relationship with our merchants. We strive to offer you superior customer service because we value you and we're here to help.

Mail/Phone Payments With ClearPay

Taking payments over the phone or through the mail is riskier than other methods because you can't see the physical card. Due to this risk, some processing companies may take advantage of you by charging higher fees - but not ClearPay. If these are primary payment methods for your business we're the right choice for your merchant services. ClearPay provides delivery and installations for mail and/or phone payment setup. Not only do we work to protect you, but we won't upcharge you for it.

What types of merchants use phone and mail payments?

- Florists
- Catering companies
- Restaurants who offer takeout
- Catalog sales
- Couriers
- Direct marketers

Experience and Equipment You Need

Being an industry leader in phone and mail payment processing solutions, our team of experts structures these solutions around your exact needs. We have free credit card processing terminals which allow you to manually enter card numbers, or we can supply you with easy-to-use software for your computer (internet connection required). With over 30 years of experience, we know what it takes to get you the arrangement your business needs.

Support, Anytime

Either way you go, you can rest assured that ClearPay provides your business with a safe and secure mail and phone payment solution, backed by superior service and dedicated support. We believe in getting to know the needs of our customers and meeting them. This includes friendly 24/7 technical support for our equipment and software.

Convenience Fees With ClearPay

At ClearPay, we like to keep things simple for your business and help you make money, not waste it. We help you recover the high cost of credit card acceptance while maintaining compliance with Payment Card Industry (PCI) standards.

Take Payments, Skip Excess Fees

Using a convenience fee model, a service fee is assessed to the payer at the time of the transaction. We'll collect the credit card information, process the transaction along with a nominal service fee, and deposit 100% of the initial transaction amount into your bank account. It's really that simple!

Our Belief in Your Work

Don't bother with other card processing companies who put their financial gain above yours. ClearPay's whole goal is to get you the merchant services you need so your business can thrive and grow. We work with you to build the financial solutions you need to keep moving forward.

Whatever your industry or specialty...

- Government
- Schools
- Cable, Satellite, Other Pay TV & Radio Services
- Insurance Companies
- Fuel Dealers
- Child Care Services
- Charitable Organizations
- Direct Marketing Subscription Merchants
- Telecommunication Services
- Real Estate Agents and Rental Managers