



Since 2008, CLEAR Payment Solutions has provided advanced payment processing options to collection agencies, debt buyers, law firms & receivables management companies nationwide.

The collections industry is constantly evolving with changes in compliance and security, as well as dynamic technological advancements. It has become increasingly important when selecting the right processing partner that can help navigate this ever-changing payment ecosystem. CLEAR specializes in collections; we understand our clients' pain points and provide solutions that address their unique requirements.

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## Pricing & Integration Options

### What is Interchange Pricing & How Does it Work?

Interchange is the fee charged by card brands for the cost of handling credit & debit card transactions. These rates are set by the card brands which include Visa, MasterCard, American Express and Discover. There are no hidden fees: Interchange-plus pricing is a percentage markup over interchange with a per transaction fee. Statements itemize actual interchange costs and percentage markups and detail them on a monthly report, making it the most transparent pricing model offered.

### How Does Convenience Fee Pass-Through Work & is it Compliant?

CLEAR Payments offers options when it comes to convenience fees. Utilizing proprietary logic to determine which state a convenience fee can be applied; our system combines your clients' business rules with state restrictions to ensure regulatory compliance. To comply with card brand rules, convenience fee payment processes for are also structured to work within specific card brand requirements.

### Integrations | Payment Acceptance & Web Portals

CLEAR integrates seamlessly with most collection management software and proprietary systems and facilitates acceptance for all payment types including debit, credit, ACH, and emerging media. Payments are accepted through any channel; via phone, IVR, and online. Our virtual agent is fully customizable, providing 24/7 access for consumers to make payments, set up arrangements and negotiate settlement terms.

**IT'S TIME TO DO THINGS DIFFERENTLY.**  
[www.myclarpayments.com](http://www.myclarpayments.com)