

Clear Advantage Secure Payment System

Thousands of needs...



One solution.

The **Clear Advantage Secure Payment System** is the ideal payment system for small to medium-sized businesses, combining the latest technologies with a user-friendly, convenient design. With the **Clear Advantage**, business owners can process a variety of different payment types, and its small footprint ensures that only a minimal amount of counter space is used.

Whether your business is new to electronic payment processing, or you are looking for the best upgraded system available, the **Clear Advantage** offers you a variety of features and configuration options that are both state of the art and cost-effective.

The **Clear Advantage** offers the following advanced features:

- **Dual Communication**
- **SpeedMessagingSM**
- Extended Memory
- Small Footprint
- Robust Reporting
- Advanced Reporting Functions

With the **Clear Advantage** you can accept:

- Credit Cards
- Debit/ATM Cards
- Smart Cards
- Checks
- Gift/Loyalty & Prepaid Cards
- EBT

Momentum
payment systems

The **Clear Advantage** is one of the most advanced payment systems available today, and it comes with several special features designed to help merchants process payments with ease:

Dual Communication - Allows you to use your internet and analog connections to process cards and save you on a dedicated phone line. It also allows for faster transactions.

Payment Types - The more forms of payment that a merchant offers, the greater their potential revenue will be. The **Clear Advantage** can be configured to process all major payment types: credit cards, debit/ATM cards, gift/loyalty cards, smart cards, and checks.

SpeedMessaging - One of the most exciting features of the **Clear Advantage** is the Momentum SpeedMessaging function, which allows merchants to conveniently communicate with Momentum through their terminal. The Momentum SpeedMessaging function is unique to Momentum, and with it a merchant can order supplies or request a call from Customer Service or Technical Support by simply pressing a button on the **Clear Advantage**. In order to contact Customer Service or Technical Support with their current service provider, a merchant would have to call them, be placed on hold, and wait "for the next available agent". With a **Clear Advantage**, all the merchant has to do is send an Momentum SpeedMessage, and Momentum will contact them.

Extended Memory - System memory is important in two specific areas: applications and user data. Application memory holds the programming needed for processing, as well as specialized programs that enable merchants to accept payment forms like gift/loyalty cards and EBT. User data memory stores transaction data, necessary for recall and reporting. The **Clear Advantage** has up to 4MB of flash memory for software applications and up to 2MB of battery backed-up RAM for transaction data, compared to many systems in the industry which only have less than 1MB for *total* memory functions.

Small Footprint - The compact size of the **Clear Advantage** makes it an ideal system for merchants who have very little counter space.

Robust Reporting - Reconciling merchant processing statements is usually a time consuming process. The **Clear Advantage** dramatically simplifies this process with its extensive reporting functions. Reports can be run in daily, weekly, monthly, or yearly formats, and can be filtered with a variety of variables, including payment type.

Advanced Receipt Functions - The **Clear Advantage** helps keep merchants compliant with federal regulations by truncating consumer credit card data. In addition, the merchant's receipts can be customized with a logo, as well as offer a greeting, print a coupon or state the merchant's return policy.

Configuration Options



Clear Advantage with SC/Debit - The **Clear Advantage** base unit configured for debit/ATM cards and smart cards. This package is composed of the **Clear Advantage**, with an external/internal pinpad and a smart card reader, enabling the system to accept credit cards, debit/ATM cards, gift/loyalty cards, check guarantee and smart cards.



Clear Advantage Stand-alone - The **Clear Advantage** base unit without any additional configuration options. Without additional configuration, credit cards, offline debit, gift/loyalty cards, and check guarantee are the only forms of payment accepted on the system.



Debit/ATM - This package allows merchants to take advantage of the cost savings associated with capturing a PIN number when presented with a debit/ATM card, consisting of the **Clear Advantage** with either an external or internal pinpad. Considering the exponential increase in debit cards over the past 2 years, this package is ideal for any business that accepts debit/ATM cards.



Contactless Reader - The Contactless Reader gives you the ability to process credit cards contactless. Available with some but not all components combined.



Check Imager - The check imager also allows the merchant to process checks electronically, but does so in a more secure manner, by creating full images of both sides of the processed check. This package consists of the **Clear Advantage** with an external check imager, making it the ideal solution for businesses that accept checks from their customers.

The Clear Advantage is ideal for:

- Retail
- Restaurants
- Auto Repair
- Salons
- Convenience Stores

For more information on the Clear Advantage, visit Momentum Payment Systems online at:

www.momentumpayments.com