#### COMMERCIAL BANKING

24/7

## **CLIENTLINE**

Manage your merchant account online and take control of your day to day business with:

Scheduled reporting • Reduced chargebacks • Fraud prevention Reduced administrative costs • PCI DSS compliance



CARDNET

# ClientLine is a secure website that lets you access, manage your account and see Cardnet® payments 24 hours a day, 7 days a week.

It's much more than just an electronic statement; it offers a range of features, helping you to:

#### Reduce administration

Streamline your month-end accounting routines and daily reconciliation through ClientLine – access details directly or schedule reports. Reconciliation can be tailored to your requirements, as data is downloadable in four different formats to save you time and put you in control. Plus, the monthly service charge is available several days earlier than with paper statements for more up-to-date cost reporting.

#### Schedule reporting

You can access up to 70 standard reports. So you can view payment processing information when it suits you, or schedule reports by email to up to three addresses in four different formats: PDF, Word, Excel, and .CSV. Reports can be scheduled daily, weekly, monthly, quarterly or annually.

#### Reduced chargebacks

If you're experiencing high levels of retrieval or chargeback requests, information is now available online or through a scheduled report. You can review each retrieval and chargeback request by date or value, and monitor the status of each request. This can help you defend chargebacks, shorten the chargeback defence process by several days and reduce admin.

### More management analysis and control

Access historical transaction data and review different levels, helping you to analyse card activity going through your business.

#### Fraud prevention

Use ClientLine to identify patterns of card behaviour that might indicate fraudulent activity by searching data by card number, and looking for previous or multi-usage. If you take Card Not Present transactions, you can identify the issuing bank and the issuing bank's country of origin to help verify the identity or validate the cardholder.

#### Insight to improve

ClientLine provides insight to help you make improvements. For example identifying the reasons why you're receiving chargeback and retrieval requests, and helping you deliver even better customer service activity at cardholder level.

#### View sales how it suits you

See total sales by month, card type, and even at cardholder level. You can do this with current data, and historical data up to six months. And electronic statements eliminate reams of paperwork.

#### Use it the way that suits you

No two businesses are the same, so tailor ClientLine to fit how you operate your Cardnet card payment account – by outlet, region or group level. Each user is given a password to access their relevant parts of the data.

#### PCI DSS compliant

Only the first six and the last four digits of all card numbers reported in ClientLine are shown, making it compliant with the Payment Card Industry Data Security Standard.



Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

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