



## credit cards optimized payment solutions

**At CambridgeCommerce we understand that credit card processing is critical to your business and its success. Knowing this, we take your company and its performance personally. It is the very core of our proactive partnership philosophy and the sole reason we strive to deliver personal service at a value price to each client.**

### **Decline Management**

Every decline may represent lost revenue. As such, CambridgeCommerce continually develops and enhances tools and strategies to maximize the clearance of valid transactions while eliminating the most fraud. In addition, we have special coding that can reduce future declines if you are a multi-pay marketer. Let us assist you in keeping the sales that are rightfully yours.

### **Multi-Platform Performance**

Every payment platform has its limitations. Many processors tout a proprietary platform. Here at CambridgeCommerce we have taken a different approach: develop a system that connects to nearly all payment platforms. By doing this we get the best performance from each platform, resulting in the highest clearance for each card type from each card issuer.

### **Fraud Prevention**

Card Not Present (CNP) fraud scams are created and growing every day. This means a payment processor needs to be on the cutting edge to combat fraud effectively. CambridgeCommerce has numerous tools to assist in identifying and preventing fraud.

### **Prepaid Gift Card Fraud**

This fraud is mostly inflicted on marketers of multi-pay and continuity offers. The fraudsters use prepaid cards with just enough funds to clear the 1st payment. Our platform is able to identify these card types in real-time instead of simply relying on out of date or imprecise Bank Identification Number (BIN) tables. This allows the marketer to develop business rules that outline what to do when a gift card is detected, thereby putting the marketer in control of their own business.

### **Chargeback Reduction**

Tracking chargebacks is one thing, proactively and systematically doing something about them is quite another. At CambridgeCommerce we understand that chargebacks are the destruction of many CNP merchants. With that in mind we have several proactive solutions in place to successfully reduce your chargebacks.

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