



## **PIN-less Debit**

# **DEBIT CARD PAYMENTS PROCESSED THROUGH LOW-COST DEBIT NETWORKS**

SecureNet's PIN-less Debit allows qualifying low-risk merchants to accept debit cards online without requiring a PIN number, while taking advantage of lower processing rates and faster receipt of funding.

### **FEATURES**

- A convenient payment alternative for ATM cardholders.
- No need to enter a routing number and checking account number. Only the debit card number is required.
- Enables debit card customers to pay certain bills online that previously only accepted Visa and MasterCard.
- Compatible with hosted payment pages and IVR (interactive voice recognition).

### **BENEFITS**

- Processing costs significantly less expensive than payments made through the major credit card networks.
- Billed on a per transaction basis with a fee cap.
- Funds automatically withdrawn from the customer's account with no waiting or clearing period.

### **SECURITY**

- Verifies funds in real-time, thus guaranteeing funds.
- No charge back risk and funds guaranteed to the merchant.
- Ideal for low-risk industries where the merchant has an ongoing relationship with the customer, such as insurance, utilities, lenders, government agencies, etc.