



Enroll Merchants Your Way...

The application process for merchants today is cumbersome, time-consuming and largely paper-based. The resulting delays end up costing you significant time, money and customers before they ever have a chance to process a transaction.

Commerce Enrollment™ drastically simplifies the application and approval workflow using an automated application process that you can customize with your branded look and feel. Commerce Enrollment provides your customers with a better enrollment experience while significantly reducing the time between enrollment and when they can begin transacting.

Features & Benefits

- Merchants complete all application requirements in a single session and get immediate results
- Merchant attrition drops significantly when the applicant is immediately presented with an approved response
- Approving your merchant faster means they can start processing transactions sooner, generating larger revenue streams for you
- Customizable interface presents your brand to merchants
- Self-serve enrollment process reduces customer service contact and expense
- Configurable Qualification process meets the changing demands of your business
- Fully hosted service means minimal development on your part
- Web-based administration provides secure, on-demand access to all applicant data

Instantly Qualify and Validate Applicants

Commerce Enrollment's Automated Qualification Checks Streamline the Validation Process.

Office of Foreign Asset Control Check

The Office of Foreign Assets Control (OFAC) is an agency of the United States Department of the Treasury under the auspices of the Under Secretary of the Treasury for Terrorism and Financial Intelligence. OFAC administers and enforces economic and trade sanctions based on U.S. foreign policy and national security goals against targeted foreign states, organizations, and individuals. The Commerce Enrollment Service checks the merchant applicant and their business against OFAC lists to ensure compliance.

Credit Check

The Fair Isaac Corporation developed the FICO scores, a measure of credit risk, that are the most used credit scores in the world. The FICO Score is the best-known and most widely used credit score model in the United States. The FICO score is calculated statistically, with information from a consumer's credit files. The Commerce Enrollment service accesses large consumer reporting agency databases to report on individual credit worthiness. The Service utilizes the FICO score as one of the key factors in determining final applicant status. (FICO is a registered trademark of Fair Isaac Corporation).

Identity Verification

The Service provides Identify Verification for your applicants from an industry leader. We instantly validate an identity to ensure the application process can move forward without manual intervention. The identity verification process uses a patent-pending process to access thousands of data sources containing billions of public records that returns an ID validation. Identity verification takes only seconds to perform and provides "Know Your Customer" confidence.

Other Helpful Checks that Alert of Suspicious Activity

The Service will also perform checks to establish the applicant's country location based on the IP address of the computer they are accessing the service from. In addition, the merchant's phone number is cross-referenced with the business' address to ensure thorough verification based on the most information available.