



# Signia Signature Capture Solution

Reduce the time, labor and costs associated with chargebacks and retrievals.

## Streamline Your Payments Systems

In today's complex business environments, streamlining your payments processes to save time and money — while following ever-expanding regulatory and compliance requirements — demands a delicate balance. Signia simplifies part of the process for you through its cost-effective electronic journal, signature capture and receipt management capabilities.

## Automate the Signature & Chargeback Process

Signia creates a paperless merchant copy of the receipt. This generates significant savings by reducing the costs and labor associated with receipt handling and storage. Additional Signia features — state sales tax exception audit support, receipt runner return fraud and non-receipted refund support — further add to your savings.

Signia combines signature capture and electronic journal features to provide extensive, assisted response flexibility for chargeback management. The centralized, web-based architecture can be scaled to fit the needs of a very large enterprise or even a small business merchant.

## Secure Environment

Signia provides a secure PA-DSS compliant environment to protect receipt information, cardholder data, customer signatures and your business. State-of-the-art Internet security and user-rights access levels ensure that information remains secure, confidential and accessible by only those that have a need to know.

## Easy-to-Use Interface

Signia can be used alone, or as part of Elavon's software or gateway solutions. The solution can be installed at a merchant's data center, or hosted within a secure environment at Elavon.

An intuitive, easy-to-use interface guides the user to manually retrieve customer signatures and receipt data. Signia can also be configured to automatically obtain this data via a request-for-copy function. Since Signia is browser-based, there is no need for installation at each location. Plus, it interfaces with data from all the leading POS systems, reducing implementation time.



Signia streamlines the retrieval of receipt information, resulting in fewer chargeback losses and significant time and labor savings.



# Signature Capture Brings Value

## An Integrated POS Solution

Signia supports electronic signature formats for all of the leading retail signature capture payment terminals. Signia is PA-DSS compliant and can integrate with your choice of POS systems, databases, chargeback management systems, and signature capture devices.

New POS systems require only a simple mapping exercise to integrate POS-generated transaction and receipt data to the Signia data model. Data can be loaded in batch or real time for an up-to-the minute view of POS activity.

## Flexible Storage & Retrieval

Choose from full receipt capture or just electronic tenders, and your business benefits from flexible search criteria that saves time and money. Users can search by: dollar amount or range, date or range, store, register, transaction number, clerk, and customer name or transaction type. Once records are retrieved, transaction detail, tender summary, document detail and return data are clearly shown on one simple screen to enable quick and accurate response.



**For more information, please visit:  
[www.elavon.com](http://www.elavon.com)**

## Chargeback Management Efficiencies

During the payment process, Signia supports an independent and centralized electronic journal to manage your customers' electronic signatures, protecting your business in the event of a chargeback dispute. Signia helps automate the Request for Copy inquiry from the credit card acquirer, leaving your staff with more time to focus on appealing and winning actual chargeback cases.

Signia produces chargeback write-off savings through a high expected response and win rate.

Reason Code Description	Expected Response & Win Rate
POS Receipt Copy Not Received	100%
Copy Illegible or Invalid	100%
Legitimize Duplicate Processing - same ticket size	100%
Chargeback Amount Too Small to Investigate	100%
Cardholder Does Not Recognize Transaction	75%
Fraudulent Transactions, Signature Not Obtained	50%

## Elavon's Service & Support

It's our experienced, highly responsive people that truly set us apart. Elavon's quality reputation is unrivaled in the industry. When you choose us as your payment provider, you're getting a partner you can count on, backed by a team of professionals dedicated to meeting your needs. Our solution design and implementation experts work with you to integrate Signia into your environment. We can help you define requirements, tailor your POS solutions, add enhancements, and even consult on best payment practices.