



[BluePay Announces PIN-less Debit Function](#)

As a service to its wide range of merchants, leading payments processor BluePay now offers PIN-less debit functionality for processing payments.

Online PR News â€“ 24-March-2014â€“ All-in-one payments solution provider BluePay is now offering PIN-less debit functionality, in addition to its wide range of existing payment processing options. Catered to specific merchant types that hand-key transactions, this new feature provides a payment option that is less expensive than traditional credit card processing and also adds multiple conveniences.

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We are always looking for ways to add new features and functionality to our platform, said Kristen Gramigna, Chief Marketing Officer at BluePay. The PIN-less debit functionality not only adds an additional payment method to target vertical industries, but it also offers a new payment type that reduces our merchants processing costs.

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Essentially, what PIN-less debit means is that merchants have a way to process customer debit transactions without requiring clients to enter their four-digit PINs. This feature is especially useful in industries such as education, utilities, government services, insurance, mortgage, medical, and other bill-payment businesses that demonstrate a close relationship with customers and that immediately discontinue services when a payment rejects.

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Among the benefits of this new PIN-less debit functionality are lower processing costs (compared to credit card processing), an added payment method accepted for card-not-present merchants, real-time fund verification (which cannot be done with echeck/ACH payments), and the ability to be used in both recurring and one-time payments.

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The PIN-less debit functionality expands BluePays already large range of payment services, which includes virtual terminals, merchant accounts, electronic billing and invoicing, interactive voice response, accounting software integration, ACH payments, tokenization, POS systems and more.

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When theres a new way to benefit our merchants, were always interested, Gramigna said. This PIN-less debit feature is one more way to serve our clients with the best payment solutions possible.

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