



**ETran**  
POWERED BY FTNI

# Simplify your payments processing

*Savings & Security in a Single  
Receivables Platform*



## *ETran accepts:*

- credit cards
- checks
- eChecks/ACH
- cash

## *You choose:*

- your credit card processor
- your bank
- the integration method for your back office system
- the scanner that's right for you

## There are many different payment types. **ETran handles all of them.**

With all of the payment options available to consumers, payment processing has become increasingly complex — often requiring multiple payment systems from multiple vendors, and duplicate work for merchants. FTNI created **ETran** not only to simplify payment processing, but to save merchants time and money.

**ETran powered by FTNI** is a flexible, user-friendly receivables platform that consolidates, clears and posts all payment types from all payment channels:

- **Mailed-in, called-in, walked-in and web payments**
- **Check scanning / Remote Deposit Capture (RDC)**
- **Single and recurring credit card payment processing, regardless of credit card processor**
- **Single and recurring ACH, regardless of financial institution**
- **Mobile payments**
- **Remittance processing**
- **Cash processing**
- **Invoice matching**

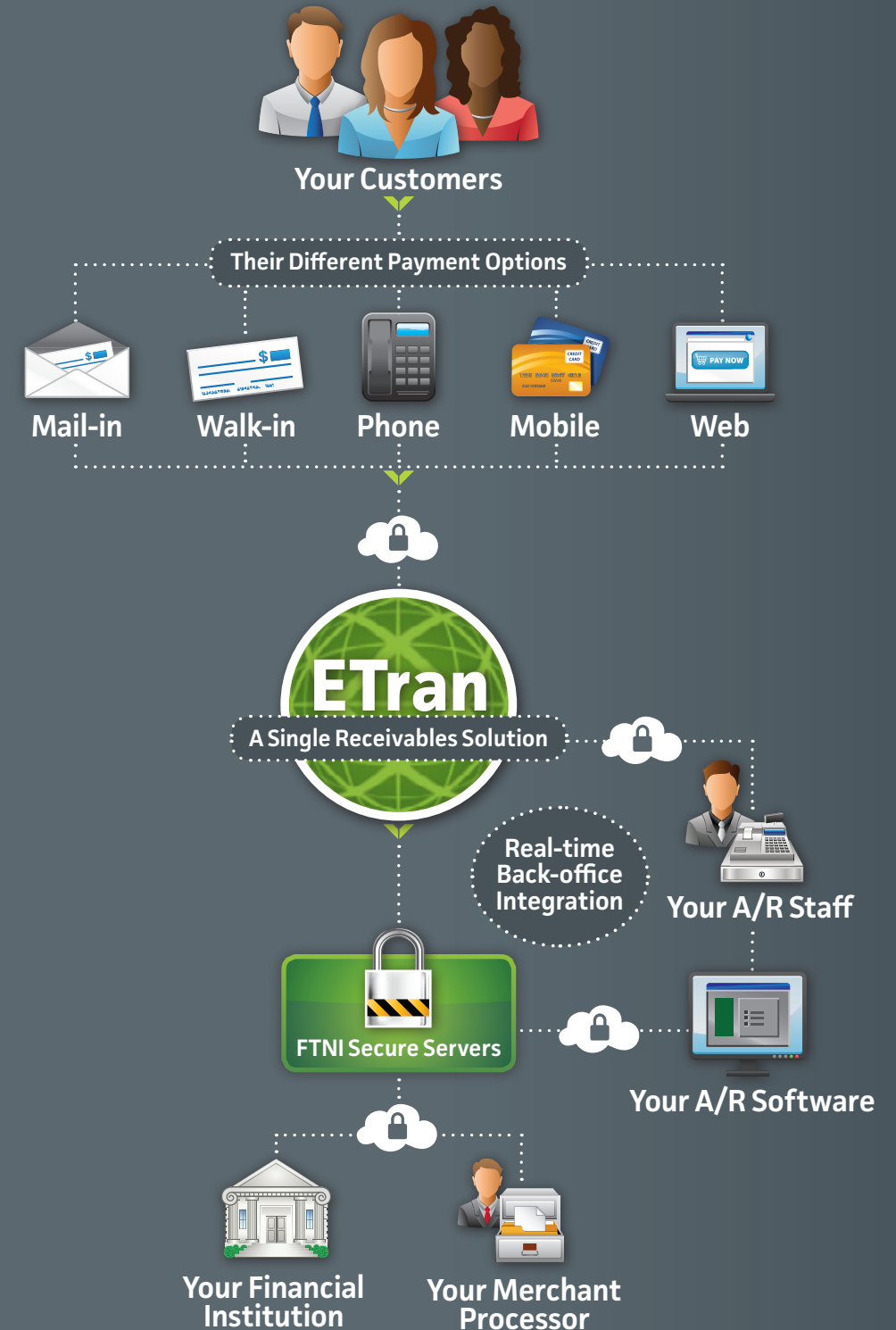
# How **ETran** Works

**ETran** powered by FTNI is a sophisticated and customizable Software-as-a-Service (SaaS) offering, which makes it easy and affordable to deploy. As soon as you're up and running, **ETran** is ready to receive all payment types from your customers.

When a payment enters the secure **ETran** environment, it can be reviewed and compared to configurable business rules via **ETran's** Proactive Payment Monitor (PPM) before being sent to your financial institution or credit card processor. Once reviewed and approved, the payment can be posted in batch or real time to your back-office A/R system — allowing you to clear and post the payment in a single pass.

## As secure as it is flexible

**ETran** runs in FTNI's secure data center hosted in a high availability site, and backed up regularly to a geo-redundant site. It is also PCI, SAS70 Type II and HIPAA compliant.



# Check out the bells and whistles

## Electronify Checks & Remittance Documents

Scan and deposit checks and money orders with the scanner that best suits your needs.

- Associate check with customer data from information on the remittance document
- Alternately, associate check with customer data through MICR line matching
- Select the right scanning screen for each user's needs
- Select multiple remittance / check scanning configurations

## Accept Web Payments

EPay is **ETran's** valuable e-payment module that allows you to process both ACH and credit card payments in real time — no matter the credit card processor or financial institution.

- Fully hosted or iFrame options available

## Accept Mobile Payments

With **ETran**, you can securely accept electronic payments from popular mobile devices.

## Consolidate Payments

One of **ETran's** greatest benefits is the ability to easily consolidate and keep track of every payment you receive on a single receivables platform.

- **ETran adapts to your payment workflow through its system of configurable queues**

## Monitor Payments Proactively

Reduce risk by monitoring, checking and suspending suspicious payments in real time with **ETran's** Proactive Payment Monitor before they ever reach the bank or credit card's back-office systems.

- Add customized business rules
- Set thresholds by payment type and location
- Receive email alerts once thresholds are exceeded

## Search & Export Customer & Payment Data

Because **ETran** consolidates every payment you receive in addition to archiving associated customer and invoice information, you can easily and quickly search and export data.

- Customized searches of all payment types based on user criteria
- Simple, single-screen interface
- On-demand exporting
- Reduce research/reconciliation time and cost

## Get Complete Report Flexibility

**ETran** offers over 30 different configurable reports, with the ability to easily add more.

- Print or export to PDF or Excel
- Utilize existing legacy reporting systems with payment posting

## Send & Receive Important Messages

Choose from many configurable email notifications to keep you informed of everything that's happening with your accounts receivable.

- Send encrypted emails to all **ETran users in the network**
- Receive business rules updates
- Send configurable email receipts to customers and users
- Receive email notifications of returns or unusual payment activity

## Expand Your Capability

- Integrated invoice presentment
- Available for web payments and called in payments
- Pay one or more open invoices
- Pay full or partial amounts by invoice

## Unparalleled Expertise

The board members and employees of FTNI have over 250 years experience designing financial services software solutions, helping make ETran one of the most sophisticated products on the market.

## FTNI's Vision

We believe that there are better ways to build receivables processing software.

We work with clients that want to simplify their overall payment processing experience.

We provide solutions that help our clients manage the consolidation, clearing and posting of payment information in a single receivables platform.



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## Set up your **FREE** demonstration:

Call FTNI at 1-866-999-3864  
or email [SimplifyAR@FTNI.com](mailto:SimplifyAR@FTNI.com)

Learn more at [FTNI.com](http://FTNI.com)