



FTNI
True Integrated Receivables.

ETran Mobile

MOBILE INVOICE PRESENTMENT AND
PAYMENT FOR TRULY INTEGRATED
RECEIVABLES PROCESSING

Quickly and Easily Add Mobile Payments to Your Existing Receivables Mix

Many companies across multiple industries—insurance, distribution, securities, property management, nonprofit, etc.—continue to receive a high number of check-based payments from customers. A large number of these check payments are received via remote locations or representatives in the field. While some offices may receive and process thousands of checks each month, others may receive and process hundreds.

The need for expensive desktop check scanners may not make sense for lower volume locations. In cases like these, new mobile payment applications can help organizations accept check, ACH and even credit card payments on the spot. They can even directly record and associate the payment with the appropriate customer and remittance information via mobile invoice/bill presentment and payment capabilities to streamline and accelerate the processing and posting of that payment into your back-office systems.



Seamlessly Integrated Mobile Payments

FTNI's ETran Mobile solution, built on the ETran receivables platform, helps you unlock the power of mobile payments with the strategic goal of simplifying all your receivables to process and post from a single platform. ETran Mobile empowers your business with the ability to accept mobile remote deposit capture (mRDC), ACH, credit or debit card payments securely, either via a stand-alone app, or by integrating a payment component into your existing mobile application.

With ETran Mobile, your company benefits from seamless integration capabilities with your existing bank and processor relationships, as well as popular accounting software and other back office systems. By leveraging your current, unique business processes, ETran Mobile increases efficiency and improves adoption for your employees and customers. By streamlining your in-person, paper-based receivables processes and management through mobile invoice presentment and payment, you benefit from reduced costs and faster payments. Your customers benefit from a more secure, streamlined payment experience.

And, you can rest assured that your customers' payment information is highly secure and fully-compliant (PCI DSS Level 1, SSAE 16, HIPAA and more), so you can focus on what matters most—delighting your customers and growing your business.



Truly Integrated Receivables Solutions

ETran, by FTNI, is a cloud-based, highly-flexible, truly integrated receivables platform that streamlines receivables processing for leading companies spanning multiple industries across the U.S. and Canada. The platform delivers seamless integration across all payment methods (check, ACH, credit and debit card, cash), channels (mailed-in, lockbox, called-in, in-person, online, mobile) and also with customers' existing back office systems, banking and merchant processor relationships. ETran's modular design allows companies to accept, process and post transactions in a single pass to achieve straight-through processing on a single, secure and compliant (PCI, HIPAA, SSAE 16 and more), SaaS platform.



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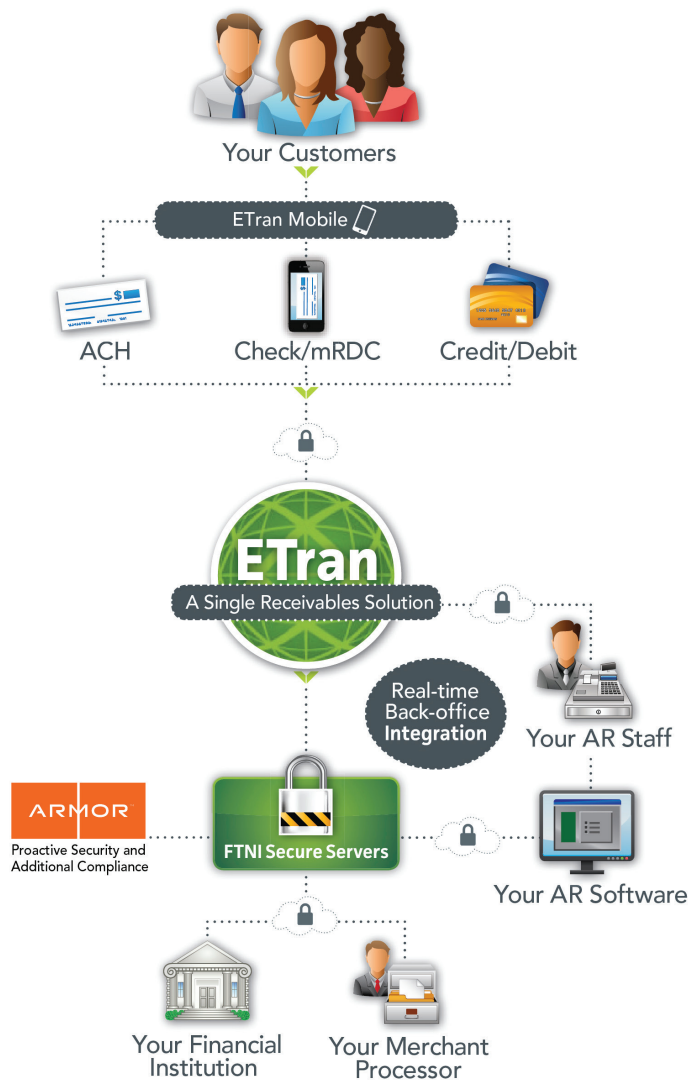
Features

- ▶ Mobile invoice presentment and payment
- ▶ Accept mobile remote deposit capture (mRDC), ACH, credit or debit card payments
- ▶ Available either as a stand-alone app, or via SDK integration into your existing mobile application
- ▶ Quick Payment option allows field employees to easily accept one-time payments
- ▶ Enable flexible payment options on-the-fly
- ▶ Fully customizable business rules facilitate easy integration with existing business processes
- ▶ End-to-end encryption of customer and payment information—no data is ever stored on the device
- ▶ Payments accepted via the mobile app available for review/approval within the ETran user interface in real-time
- ▶ PCI DSS Level 1 certified platform

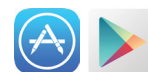
Benefits

- ▶ Improve customer payment experience and increase recurring payments
- ▶ Convenient mobile payment options for your field representatives and/or customers
- ▶ Complete view into payment history, payment methods, and associated invoices
- ▶ Speed payment delivery by enabling employees to obtain immediate payments in the field
- ▶ Accelerate payment processing timelines
- ▶ Seamlessly integrate with back-office systems to facilitate straight through processing
- ▶ Decrease administrative time required to manually enter payments
- ▶ Alleviate human error, saving time required to research and rectify payment errors
- ▶ Built-in PCI DSS, HIPAA and SSAE 16 compliance

How ETran Mobile Works



Available for:



About FTNI

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Financial Transmission Network, Inc. (FTNI) accelerates the way businesses accept, process, post and manage payments. Processing millions of transactions monthly, FTNI's integrated receivables solution, ETran, accepts any payment method, via any payment channel — on a single, secure, cloud-based platform. ETran's easy-to-deploy, modular design seamlessly integrates current business processes, bank and merchant processor relationships, and back-office accounting software to deliver increased efficiencies and cost savings as a result of true straight through processing. Offering a real-time, enterprise view of all payments activity, ETran increases receivables oversight and delivers significant cost savings by streamlining operations and automating time-consuming, error-prone manual processes. For more information, visit www.ftni.com.