One Platform to Accept, Process AND Post Any Payment Method from Any Payment Channel. Now That's *True* Integrated Receivables.

Customer payment preferences are quickly evolving and corporates' and banks' payment systems and processes are racing to keep pace. Although checks still reign, electronic payments are rapidly growing in popularity. In the U.S. alone, B2B and B2C ecommerce sales now account for hundreds of billions of dollars annually. With all that opportunity comes the challenge of consolidating traditional check payments and electronic payments seamlessly with back-office accounting systems and existing banking and merchant processing relationships. Industry data and trends show integrated receivables as top-of-mind for both corporates and financial institutions as they seek a holistic solution to increase operational efficiencies while reducing cost.

Beware of Inefficient Silos Hidden Behind "Dashboards"

Today's ever-expanding payment methods and payment channels can make payment processing complex. Too often, to stay competitive, companies use multiple technologies from different third-party vendors in an attempt to create a workable mix of disparate solutions. The resulting mash-up of different systems and legacy software creates increased complexity, inefficiencies with separate file consolidation, limited reporting, too many reconciliation points, and escalating costs for maintenance, training and support. The result is a complex siloed environment with limited or no integration between disparate technologies and systems. Financial Transmission Network (FTNI) sees time and again that "silos" are often brought together by a vendor-delivered "dashboard" to look as if they are one system — but they aren't.

ETran serves more than 20,000 users across a variety of industries:
- Insurance
- Banking
- Distribution & Fulfillment
- Waste Management
- Property Management
- Financial Services & Securities
- Nonprofits
- Media
- ...and more

ETran Is Your <u>True</u> Integrated Receivables Solution

A truly integrated receivables solution is no longer just a vision, it's a reality, with ETran by FTNI. ETran accepts, processes and posts any payment method (check, single/recurring ACH, credit/debit card, cash) via any payment channel (mailed-in, lockbox, called-in, in-person, online, mobile) on a single, secure, SaaS platform. Its secure Software-as-a-Service (SaaS) interface eliminates the burden of PCI DSS compliance — allowing your business to focus on its core competencies rather than ongoing IT and compliance efforts.

ETran's easy-to-deploy, modular design seamlessly integrates current business processes, bank and processor relationships, and back-office systems to deliver increased efficiencies and cost savings through true straight through processing. Remittance information is automatically delivered for posting into any back-office system, significantly reducing redundancy and data entry errors, while also controlling labor costs.

A flexible, cloud-based, integrated receivables processing platform and data warehouse, ETran is ideal for businesses with one or many locations, payment channels, divisions or brands. It delivers a real-time, enterprise-wide view of all check, ACH, credit, debit, called-in, online and mobile payments for superior receivables management.

No changes to your current business processes, bank and processor relationships, or other accounting software are required.

Welcome to True Integrated Receivables

Unlike a dashboard that only displays transactions from disparate systems, ETran accepts, processes and posts all transactions from a single, secure, SaaS platform that is also fully compliant – PCI, HIPAA, SSAE 16, and more . A configurable 'plug-n-play' platform, ETran supports efficient integration (batch or real-time) with any back-office accounting system and works with your existing banking and merchant processor relationships. What's more, ETran also delivers robust electronic bill/invoice presentment and payment (EBPP/EIPP) across all desktop, online and mobile interfaces throughout the platform.

Popular Implementations

Mutual of Omaha · RealPage Outperform · Shamrock Foods · American Red Cross · gray · American National Bank · Physicians Mutual · The McClatchy Company · Mutual of Omaha Bank · FiveStar Senior Living · CWD Cash-Wa Distributing · Home Instead Senior Care

Features

- Single, user-friendly interface to a single application platform that <u>consolidates all payment methods and channels</u>:
  - Checks (via RDC), ACH, credit/debit cards and cash
  - Mailed-in, lockbox, called-in, in-person, online & mobile
  - Flexible Remittance Scanning — Scan single or multiple documents up 8.5" x 11" with each transaction
  - Intuitive Magnetic Ink Character Recognition (MICR) matching technology matches customer account data with AR details
  - Single and recurring ACH and credit card payments regardless of financial institution or credit card processor
  - Mobile payments (checks, ACH and credit card)
  - Accept, process and post from a single platform

- Seamless integration (batch or real-time) with existing back-office systems, financial institutions and merchant processors

- Proactive risk and fraud management with real-time transaction monitoring and actions (i.e. suspend suspicious payments; flag payments for extended scrutiny; automatic notifications; etc.)

- 30+ configurable reports with the ability to easily add more

- SaaS deployment from a fully redundant data center environment with no single point of failure

Benefits

- Seamless AR Oversight — All payment channels and methods processed and managed on a single platform

- Intuitive platform requiring minimal training to accelerate deployment and adoption

- Cloud-based technology accelerates deployment, training, support, upgrades and maintenance

- Real-time, enterprise-wide view of all payment activity regardless of location, payment method or channel

- True straight through processing delivers automated settlement, posting, reporting and reconciliation

- Agnostic integration with existing payment processes, bank and processor relationships, and accounting and customer management software and systems

How ETran Works
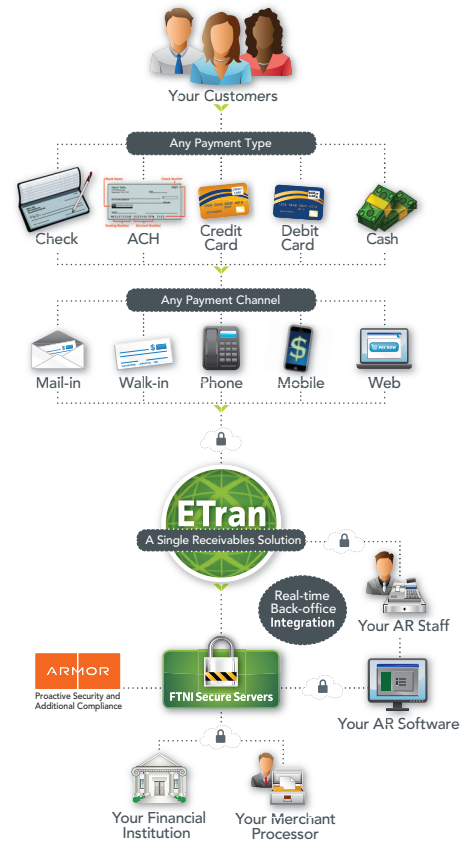
- Multiple layers of proactive security and compliance — PCI DSS Level 1, SSAE 16, HIPAA and more

- Modular design enables new locations, users, payment channels and methods to be added in a matter of clicks

- Highly configurable — Streamline and automate business processes and workflows to increase efficiencies and save cost

- Flexible administration — Easily configured down to the user-level across multiple brands, LOBs, locations, customers and more

- Single source for payment processing software and support

- Founders and employees of FTNI bring more than 300 years of combined experience designing, deploying and supporting payment software solutions

About FTNI

follow us online

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.