



FTNI

Payment Processing. Accelerated.

SUCCESS STORY AMERICAN RED CROSS

Remote Deposit Capture Solutions Streamline Donation Processing for the American Red Cross

The Challenge

Every day, the American Red Cross works to prevent, prepare for, and respond to disasters. The behind-the-scenes work done by their efficient back office systems helps make it all possible.

"The less we need to effectively administer the organization, the more funds are available for us to meet our life saving mission," notes Steve Casey, Corporate Treasurer for the American Red Cross.

As part of their effort to achieve continuous innovation and improvement, Mr. Casey's Team established an initiative to implement a remote deposit capture (RDC) solution to assist in accelerating the processing of donations collected at Red Cross field locations. The RDC solution needed to integrate with their current back office systems while enabling the electronic acceptance and deposit of checks, credit cards, and coin/currency. The solution also needed to automatically update their finance and accounting systems, and their donor management systems with defined sets of payment and donor data as defined within existing business rules. "We have to leverage the systems we use and the time we have to spend, to get as much as possible accomplished in the back office so our organization can focus on providing services to the people that are in need."

The Solution

The American Red Cross wanted a software as a service (SaaS) solution for their RDC initiative, and leveraged trusted partner and leading check scanning hardware provider, Panini's extensive industry experience to help them determine available and appropriate SaaS solutions. FTNI's integrated receivables solution, ETran, was identified as the right application for the RDC initiative.

The ETran Receivables Processing Platform is bank agnostic, greatly simplifying the output of RDC data by providing an image cash letter for deposit to any bank selected by the Red Cross. The solution also updates finance and donor management systems in a single pass — facilitating true straight through processing and data transmission. ETran readily initiates ACH transactions — including individual and recurring ACH donations.

Credit and debit card processing is another important aspect of the Red Cross solution. ETran is able to provide a single payments gateway to process card transactions in addition to check donations. "One gateway relationship is really quite amazing," stated Casey. "Because the receipting is done inside of the FTNI software, I only have one place to go to get all our financial receipts for my finance and donor offices, and that's big." Integrated receipting also helps streamline the process for acknowledging and documenting donor contributions.

The American Red Cross chose to integrate several Panini scanners with their RDC initiative. The Panini Vision X@, with its speed, reliability and versatility, is used in their back offices to electronically capture paper check donations. The Panini wI:Deal™ was selected because of its ability to process a variety of document sizes, such as gift letters, payment coupons and check donations. "The gift letter that accompanies a donation is a very important record for us and needs to be included in the file with that donor's information," stated Casey. Since ETran facilitates the storage and presentment of up to 8 ½ x 14 documents, this information was easily captured and updated within both ETran and the donor management system.

Success Story Snapshot

Industry: Nonprofit

Location: Nearly 500 U.S. locations

Solution: ETran Integrated
Receivables Processing

Payment Types: Check (via RDC), ACH,
Credit Card, Cash



Realized Benefits

- Consolidated banking relationships, resulting in significant cost savings
- Long-term image archiving for quick and easy access to historical donation information
- Posting files accurately update donor management systems in a single pass based on unique business rules
- Enterprise donation visibility significantly increased across hundreds of locations by processing all donations on a single, seamlessly integrated system



The Results

Once tasked with managing more than 25 different banking relationships in support of hundreds of field locations — each with different processes for check scanning and reconciliation — the Red Cross has been able to significantly consolidate those relationships down to less than six as a result of ETran's easily configurable, bank agnostic APIs and user-friendly interface. This helps the Red Cross reduce complexity and ultimately process and post donations faster. They can now see all donations activity across all locations in real time, and they can manage their system centrally.

"We are doing very well," said Casey. "I have a single system that gives me the ability to electronically process receipts from the RDC system to our accounting systems."

With Panini's scanners and FTNI's software, the American Red Cross was able to integrate the RDC solution with their existing systems to create a single merchant banking system and a single payments gateway solution. Items are electronically reconciled on a daily basis, and direct integration with the donor management system is underway. "The concept is proven," stated Casey. "It's just so amazing how fast it has grown."



American Red Cross

"The relationship can only be described as stand and deliver. The product has been great, but the people behind the product have been amazing."

~ **Steve Casey, Corporate Treasurer
American Red Cross**

About the America Red Cross

The American Red Cross shelters, feeds and provides emotional support to victims of disasters; supplies more than 40 percent of the nation's blood; teaches skills that save lives; provides international humanitarian aid; and supports military members and their families. The Red Cross is a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. For more information, visit redcross.org or follow them on Twitter at @RedCross.

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. Easily and affordably implemented, ETran minimizes setup, support and maintenance costs associated with receivables management and payment processing. ETran's modular design helps you efficiently and effectively address current AR needs while delivering a seamlessly scalable solution for future growth. 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 manual processes. For more information, visit www.ftni.com.