



True Integrated Receivables

# CONSUMER LOAN PORTAL

Convenient, Contactless Online Payment Portal for Consumers to Make Secure Payments on Outstanding Loans



## Deliver Your Customers with Convenient, Secure, Online Payment Options with ETran's Consumer Loan Payment Portal

Payment acceptance and processing technology is continuously evolving as new payment methods and channels enter the landscape. Consumers and businesses alike have become accustomed to the evolving payments landscape, and with that, the ability to make contactless payments online. Offering convenient, self-service online payment options is a natural extension and evolution for your organization to accept outstanding loan payments.

With FTNI's Consumer Loan Payment Portal, customers are able to securely make payments on outstanding loans anytime and from anywhere. And, your organization gains complete oversight of all customer payment information from a single, cloud-based user interface.

### Flexible Payment Options + Customer Convenience

FTNI's Consumer Loan Payment Portal delivers your customers with a secure, fully-compliant online payment portal to access, view and pay outstanding loans. With 24/7/365 access, customers are able to make one-time or recurring payments, schedule future payments, set-up auto-pay, save payment methods for future use, and view past payment history. Convenient access options support full user credentialling (username + password) or express login configurations.

Delivered as a white-labeled solution, your organization is able to configure the portal to fit your overall brand to provide consumers with a cohesive payment experience. All customer account and payment information is stored on ETran's secure and compliant servers.

Once a customer has made a payment on their loan, and the payment has been accepted, a receipt can be emailed with the associated customer and payment information. Receipts can also be printed straight from the payment portal.

### Seamless Integration & Complete Payment Oversight

The Consumer Loan Payment Portal allows your organization to seamlessly manage receivables from all consumer loans on a single platform and post all incoming payment details to any back-office/CRM/ERP system. Secure integration capabilities between your organization and the ETran platform allow FTNI to support the transmission of open A/R data in batch or real-time, and efficiently transmit payment information for automatic posting and cash application of all data to your back-office system(s).

# ETran Consumer Loan Portal: How It Works

A convenient, secure online payment portal for consumers to make payments on outstanding loans with the added benefit of complete oversight and automated cash application within your organization.

## Consumer Loan Portal

ETran's fully-hosted online consumer loan portal delivers customers with an easy-to-use, contactless, online payment solution that is white-labeled with your branding, and hosted on FTNI's secure, fully-compliant, cloud-based platform. The online payment portal supports Electronic Invoice Presentment and Payment (EIPP) capabilities to deliver customers with up-to-date loan information, and facilitate convenient electronic payment options.

## Automated Cash Application

The ETran platform seamlessly delivers posting data in either batch or real-time, and is compatible with any back-office system—helping to streamline and automate your back-office posting of all incoming payment information.

## Serious Security & Compliance

Fully-compliant environment (PCI DSS Level 1, HIPAA, SOC 2 and more), plus industry-leading proactive security operations from our secure hosting partner, Armor Defense.

## Holistic Payment Oversight

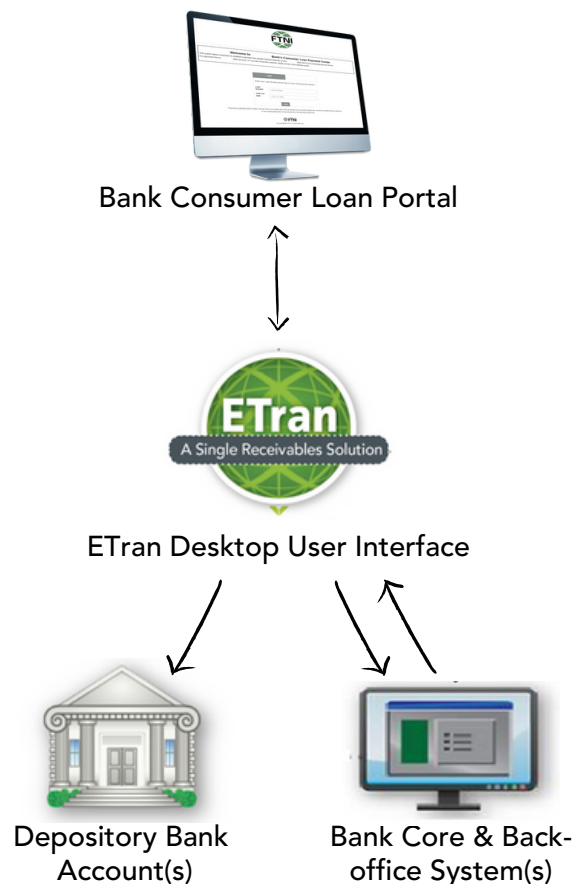
Complete oversight and direct access to all your incoming payments and customer information via a single, unified interface. Internal users also benefit from robust search and reporting functionality tailored to your unique business requirements.

## Agnostic in Nature

ETran adapts to your ever-evolving business needs. Agnostic by design, ETran maximizes flexibility and scalability by being compatible with your back-office systems and existing banking and/or processor relationships. An agnostic system means you don't have to change platforms or rebuild processes as your business needs change today, tomorrow and years into the future.

## Highly-configurable

Streamline and automate business processes, workflows, and exception management to increase efficiencies and save cost. ETran is configurable to the user-level across multiple brands, LOBs, locations, customers and more.



## About FTNI

Financial Transmission Network, Inc. (FTNI) accelerates the way businesses accept, process, post and manage payments. Processing millions of transactions monthly, FTNI's accounts receivable (A/R) automation platform, ETran, accepts any payment method, via any payment channel—on a single, secure, cloud-based platform. ETran seamlessly integrates current business processes, bank and merchant processor relationships, online and mobile applications, and back-office systems to modernize and automate payment processing and cash application operations. Founded in 2007, FTNI serves more than 20,000 corporate users from over 1,000 customers spanning numerous industries including Banking and Financial Services, Distribution, Insurance, Nonprofit, Property Management, Realty, Software & Technology, Utilities, and more. Learn more at [FTNI.com](http://FTNI.com).