



True Integrated Receivables

# ETRAN BY FTNI

Accounts Receivable Automation Solutions, Delivered on a Single, Secure, SaaS Platform



## Powerful Payment Processing and Cash Application Solutions to Streamline and Automate Your A/R Operations

Your customers' payment preferences are quickly evolving, but are your payment systems and accounts receivable (A/R) processes ready to keep pace?

According to a 2020 PYMNTS.com report, 70% of businesses plan to automate and integrate their A/R processes in the next three years.

There's no need to wait years.

ETran, by FTNI, consolidates and simplifies the acceptance, processing, cash application and management of multiple payment methods across various payment channels—helping your business succeed and grow by streamlining A/R operations on a single cloud-based platform.

Welcome to truly integrated receivables.

### Simplicity and Ease of Use Drive Acceleration

FTNI's ETran solution is a flexible, cloud-based, integrated receivables processing platform ideal for businesses with one or many locations, payment channels, divisions or brands. ETran delivers a real-time, enterprise-wide view of all check, ACH, credit, debit, cash, online, and mobile payments for superior receivables management.

Unlike a dashboard that only displays transactional data from disparate systems, ETran supports the initiation, acceptance, processing and posting of all transactions from a single, unified platform. No changes to current business processes, bank and processor relationships, or other accounting software are required. What's more, ETran's 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.

### Unlock the Power of Mobile Payments



ETran Mobile empowers your business with the ability to accept mobile remote deposit capture (RDC), ACH, credit or debit card payments securely, either via a stand-alone app, or by integrating secure payment APIs/SDKs into your existing mobile application. All payments continue to leverage the ETran receivables platform, continuing the strategy that all receivables are processed and posted from a single platform. That means more payments from more channels, more transactions, and more revenue to help grow your business and your bottom line.

# Truly Integrated Receivables—Defined.

Consolidated front, middle and back-office receivables technology to streamline and automate payment processing and cash application from a single, cloud-based platform.

## Any Payment Method or Channel

Accept any payment method—check (RDC), ACH/EFT, credit/debit card, cash—from any payment channel—mailed-in, lockbox (in-house or outsourced), called-in, in-person, AutoPay (automatic debit), API/SDK, recurring, online and mobile—all on a single platform.

## Automated Cash Application

ETran seamlessly delivers posting data in either batch or real-time, and is compatible with any back-office system—helping to streamline and automate your cash application operations.

## Cloud-based Modular Design

Convenient SaaS delivery—easily add new locations, payment methods and channels as your business needs grow and customer payment preferences evolve.

## Agnostic in Nature

ETran adapts to your ever-evolving business needs. Agnostic by design, ETran maximizes flexibility and scalability by being compatible with your existing bank(s), processor, back-office systems, and check scanning hardware. 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.

## Serious Security & Compliance

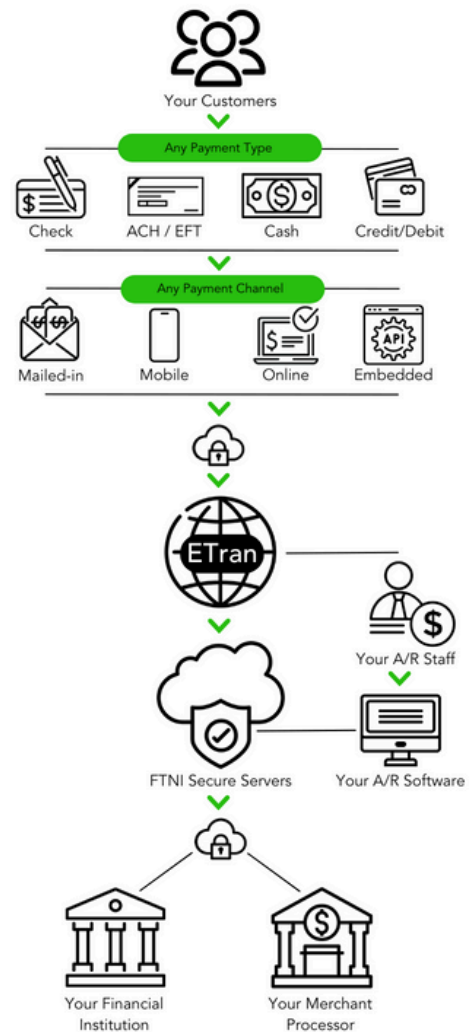
Fully compliant environment (PCI DSS Level 1, HIPAA, SOC 2 and more), plus industry-leading proactive security operations from our secure hosting partner, Armor Defense.

## Holistic A/R Oversight

Complete oversight and direct access to all your receivables items regardless of payment method or channel via a single, unified interface. Internal A/R teams also benefit from robust search and reporting functionality tailored to your unique business requirements.

## Highly Configurable

Streamline and automate business processes, workflows, and exception management to increase efficiencies and save cost. ETran is configurable down 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 integrated receivables 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, 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, Utilities, and more. Learn more at [FTNI.com](https://FTNI.com).

