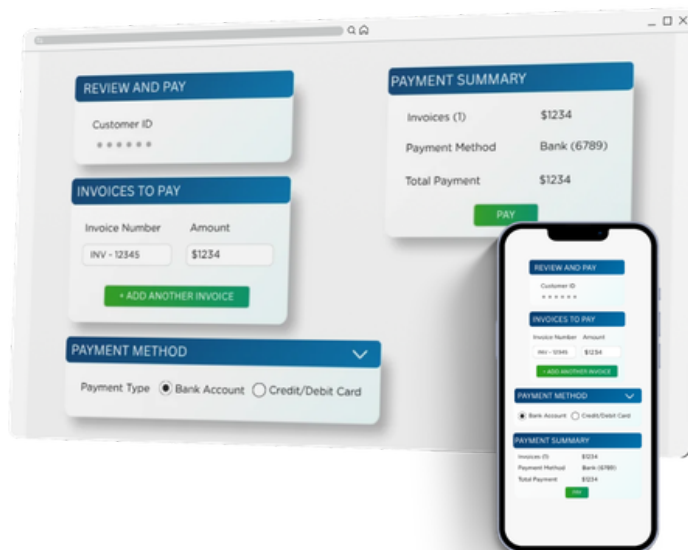


ETRAN DIRECTPAY

A Secure Payment Link for One-time Buyers,
COD Accounts, or Occasional Payers



Turn Any Invoice into a Secure Payment Link and Streamline Collections Efforts with ETran DirectPay

Some B2B accounts receivable (AR) operations require every customer to create an online payment portal account to pay open invoices. For one-time buyers, COD accounts, or occasional payers, that extra step can be the very thing that delays payment and disrupts cash flow.

ETran's DirectPay module gives these customers a faster path to payment. By removing the payment portal account requirement altogether, DirectPay turns a common point of friction into a guest-checkout experience. AR teams spend less time chasing one-time payers and no longer have to manually post and match these payments.

Leverage DirectPay to streamline and accelerate collections efforts, payment processing, and cash application operations.

Guest Checkout, No Login Required

DirectPay generates a secure payment link from any invoice in the ETran AR automation platform. A customer clicks the link, lands on a PCI-compliant checkout page, enters their payment details, and completes the transaction, with no username or password required. A DirectPay payment link can be added to an invoice, a collections reminder, or any billing communication your team already sends today.

Card, ACH, and EFT Acceptance

DirectPay accepts credit/debit card payments alongside ACH in the U.S. and EFT in Canada. Each can be turned on or off depending on which payment method(s) your organization wants to accept.

Straight-through Processing to Any Back-office System

Once a payment is submitted through DirectPay, payment details are immediately available in the ETran desktop user interface, where your AR team will benefit from additional oversight, management, and reporting capabilities for all payments that have been made.

ETran seamlessly integrates with any back-office accounting, ERP, or CRM platform(s) to streamline collections and automate cash application. No manual entry or matching required.

The result is a faster path from invoice to payment, fewer manual, time-consuming collections tasks for your AR team, and a more convenient payment experience for your customers, whether they pay you once a year or every month.

ETran DirectPay: How It Works

DirectPay is a secure payment link for one-time buyers, COD accounts, or occasional payers, providing a faster path to payment.

Guest Checkout Experience

Customers click a secure payment link, enter payment details on a PCI-compliant checkout page, and complete their payment in under a minute. There's no online payment portal to register or navigate and no password to create.

One-click Payment Links

Select one or more open invoices in ETran and generate a secure payment link in a single click, ready to send via any billing channel you already use today.

Accept Multiple Payment Methods

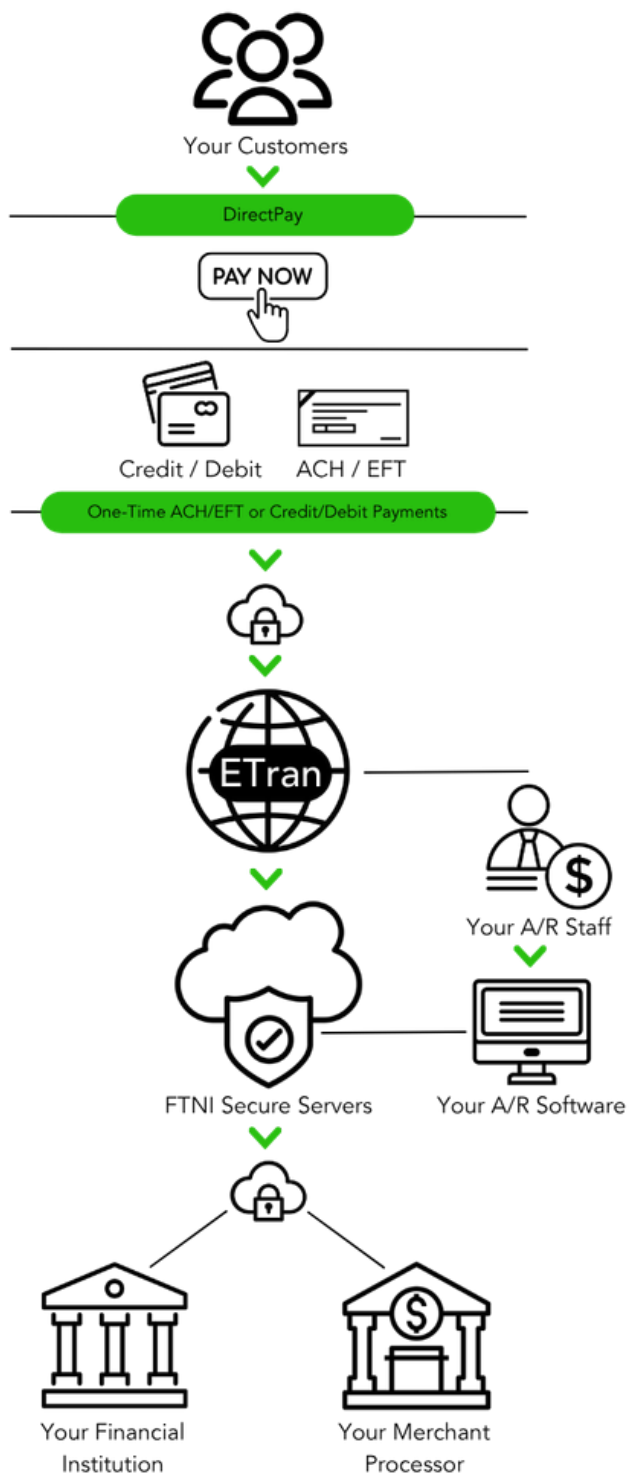
DirectPay accepts credit/debit card payments plus ACH and EFT, with each payment method switchable per your unique business needs, so your organization can offer a convenient payment experience that fits every customer.

Automated Cash Application

Achieve straight-through processing of payments as a result of ETran's unique ability to seamlessly integrate with any back-office system in either batch or real-time. As your business needs grow and evolve, you'll be able to streamline and automate the cash application process for all payments accepted on the platform (AutoPay, RDC, Lockbox, Online, Mobile, etc.).

Agnostic by Design

Consistent with all modules on the ETran platform, ETran's DirectPay module maximizes flexibility and scalability within your AR operations, working seamlessly with your existing bank(s), merchant processor, and back-office systems.



About FTNI, an Ascendant Company



FTNI, an Ascendant Company, 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.