

### EMBEDDED PAYMENTS

Conveniently Embed Payment Acceptance Capabilities into Your Existing Webpages, Interfaces & Mobile Applications



# Seamlessly Embed Payment Acceptance Capabilities Into Your Existing Webpages, Interfaces & Mobile Applications

FTNI's ETran Integrated Receivables platform is an agnostic, cloud-based payments processing platform that streamlines and accelerates accounts receivable (A/R) and cash application operations by accepting any payment method (check, ACH/EFT, credit/debit card, cash) from any payment channel (AutoPay, mailed-in, lockbox, called-in, in-person, online, mobile)—all from a single software solution.

ETran's modular design provides the ability to integrate with any back-office system(s), existing bank and merchant processor relationships, and check scanning hardware.

Additionally, ETran's flexible embedded payment acceptance features enable you to embed seamless and secure payment acceptance options into your existing webpages, interfaces and mobile applications.

#### Seamless Payment Acceptance Technology

ETran's suite of APIs and embedded payment solutions deliver your business with efficiently embedded payment acceptance capabilities that integrate with your existing user interfaces so you can tailor the payment experience to your unique brand, business processes and back-office operational workflows.

ETran customers and partners spanning numerous industries including food service and beverage distribution, insurance, real estate, financial services, healthcare, field services, utilities and more have successfully implemented FTNI's embedded payment acceptance technology. In fact, over 50% of FTNI's customers utilize API integrations to securely accept payments within their own applications, or to streamline the transmission of data between one, or multiple, back-office systems for cash application and reconciliation purposes.

#### Single-Sign On Functionality

The ETran platform is a highly-configurable, cloud-based, modular solution suite that enables organizations to streamline and automate the complete A/R lifecycle, from invoice presentment to payment acceptance, processing and cash application—all on a single, SaaS platform.

ETran supports the ability for businesses to utilize single sign-on (SSO) functionality from their existing internal and customer-facing systems and interfaces into the ETran platform at multiple touchpoints. This allows the flexibility to support customer's unique requirements for SSO across ETran's remote deposit capture (RDC), online and mobile payment solutions.

## ETran Embedded Payments: How It Works

Unlock the power of seamlessly embedded payment acceptance technology within your existing A/R operations by integrating FTNI's API technology into your interfaces and applications.

#### API + SDK Support

Securely embed payment acceptance options into your existing interfaces to streamline your accounts receivable processes. ETran delivers the ability to accept any payment method (check, ACH, credit/debit card, cash) from any payment channel (mailed-in, lockbox, called-in, in-person, online, mobile)—all on a single secure platform. Seamlessly integrate the payment functionality you need to accelerate payment acceptance and automate cash application.

#### Highly-configurable

Conveniently deploy and support integrated payment technology within your existing interfaces, webpages and applications—all from a single, secure, cloud-based platform. Streamline and automate business processes, workflows and exception management. ETran is configurable down to the user-level across brands, LOBs, locations, customers, and more.

#### Serious Security & Compliance

With ETran's cloud-based architecture, you get the unique benefit of multiple layers of compliance and proactive security. First, you'll benefit from PCI and HIPAA compliance directly at the ETran application layer. Second, you'll benefit from the industry leading proactive security operations and additional layer of compliance (PCI, HITRUST/HIPAA, SOC 2 and more) from our hosting partner, Armor.

#### **Automated Cash Application**

ETran's API integration capabilities continue our strategic mission of delivering truly integrated receivables solutions that seamlessly integrate with any back-office system in either batch or real-time to streamline and automate the cash application process.

#### Agnostic by Design

ETran is agnostic by design, delivering you with the flexibility to utilize your existing check scanning hardware, banking institution(s), merchant processor, and back-office system(s).



**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, Software & Technology, Utilities, and more. Learn more at FTNI.com.