

# ETRAN ONLINE PAYMENTS

Online Payment Processing and Electronic Invoice Presentment Solutions



## Streamline Online Payment Processing and Increase Customer Convenience with Secure, Contactless Payment Options

Payment processing technology is continuously evolving, adding to an already complex and diverse payment landscape. Legacy payment systems and traditional accounts receivables (A/R) processes cannot keep pace. They are inefficient, expensive, siloed, and lacking in critical security and compliance requirements.

You know growing (and evolving) your business means growing transactions, and that means finding new ways to streamline your A/R processes while integrating new, highly secure payment technology and processes along the way.

### Flexible Online Payment Solutions

FTNI's ETran Online Payment solutions deliver multiple ways to securely accept one-time/recurring online ACH and credit/debit card payments—while also automatically delivering payment posting data to your back-office accounting, A/R or CRM platform(s) in batch or real-time to significantly streamline cash application operations.

Adding new online payment options to your A/R mix benefits your business in many ways. Your customers get convenient online access to electronic invoices and secure payment options, while you get faster remittance cycles, improved operational efficiencies, fewer exceptions and errors, and increased cash flow.

### Fully-Hosted Online Payment Portal

In our fully hosted model, FTNI delivers and maintains an online payment portal carrying your brand and overall look and feel, but hosted on our PCI-compliant, cloud-based infrastructure.

Our fully-hosted online payment portal minimizes internal support and IT burdens and offers your customers a convenient, secure and easy-to-use payment portal that is available 24 hours a day, 7 days a week, 365 days a year.

### Embedded Online Payment Services

Accepting ACH and credit/debit card transactions via your own website or customer portal has never been easier—or more secure—with FTNI's embedded online payment acceptance services.

FTNI's proprietary DirectPost and DirectForm services enable you to embed payment acceptance capabilities directly within your own website or application interface, or to launch a dedicated payment page/form, giving you complete control to deploy the solution that best fits your business needs.

## ETran Online Payments: How It Works

Featuring three unique online payment solutions, FTNI's ETran platform delivers the flexibility to utilize your existing bank, merchant processor and back-office relationships to manage the complete payment acceptance and cash application lifecycle on a single platform.

## Fully-Hosted Payment Portal

ETran's fully-hosted online payment portal allows you to deliver customers with an easy-to-use, contactless, online payment solution that is white labeled with your branding, but hosted on FTNI's secure, fully-compliant, cloud-based infrastructure. The fully-hosted portal also supports self-service options for customers to set-up AutoPay (automatic debit) payments based on invoice due dates.

# DirectForm Secure Payment Page

ETran DirectForm allows businesses to remain in complete control of the user experience within your own webpage, right up until the acceptance of payment information. This includes the presentation of invoices and invoice data, selection of invoices/statements to be paid and the total amount to be paid.

## DirectPost Embedded Services

Leveraging FTNI's proprietary DirectPost online payment acceptance services, your web development or IT team can quickly and easily embed ETran's secure payment acceptance services directly within a payment page on your website, giving you complete control over the entire user experience from beginning to end.

# Automated Cash Application

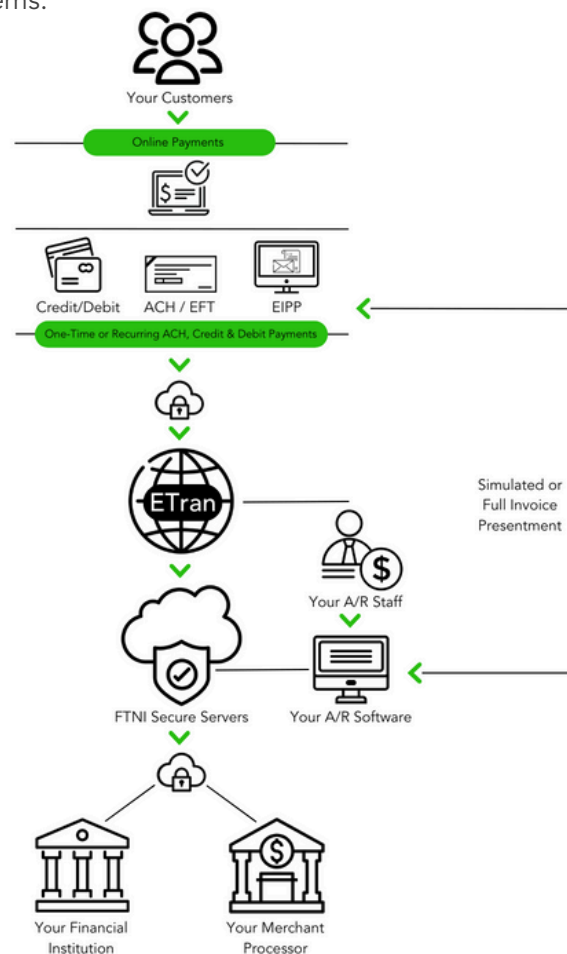
Each of ETran's unique online payment solutions support our strategic mission of delivering truly integrated receivables solutions that seamlessly integrate with any back-office system in either batch or real-time to streamline and automate the cash application process for payments accepted online.

## Real-Time Oversight

Once a payment has been accepted through any of ETran's online payment solutions, payment details are immediately passed to the ETran desktop user interface. Here, your internal A/R team will benefit from additional oversight, workflow management, and reporting of all payments that have been made online, as well as any payments made through other modules available on the ETran platform.

# Agnostic by Design

As is consistent with all modules on the ETran platform, ETran's online payment solutions maximize flexibility and scalability within your A/R operations by working 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](http://FTNI.com).