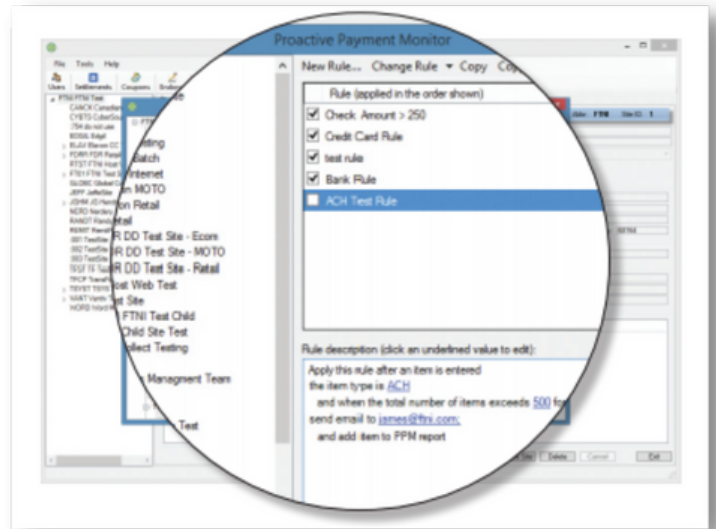




# PROACTIVE PAYMENT MONITOR

Highly Configurable Transactional Monitoring Capabilities to Reduce Fraud and Risk



## Seamlessly Integrated Fraud & Risk Management Tools

Part of ETran's Administration Module, Proactive Payment Monitor offers banks and corporates the dynamic capability to monitor and alert designated users of potentially fraudulent transactions on the ETran platform.

ETran's Proactive Payment Monitor module offers users robust monitoring of online and mobile transactions in addition to desktop remote deposit capture (RDC), ACH, credit card, and even cash transactions across the ETran platform.

The module is easily tailored by corporate or bank administrative users to meet their specific needs, ranging from simple dollar or transaction-based threshold alerts to complex risk and fraud management controls. In the event that a set rule or threshold is triggered, an alert (via email or ETran's secure messaging module) is sent to a specified user or group of users, noting that a transaction on the platform requires their attention.

For banks leveraging the platform with their corporate banking customers, the bank's business rules, transaction volume, velocity limits and dollar amount thresholds are easily set-up on a customer-by-customer basis, enabling the bank to monitor and appropriately address 'out of the ordinary' transactions before they ever reach the bank. Once a rule is setup, it can easily be copied and adapted to other corporate banking clients.

As banks' relationships with their corporate banking customers expand, transactional monitoring rules, thresholds and associated alerts are easily modified to each corporate customer's changing needs.

Included at no additional cost, Proactive Payment Monitor is seamlessly integrated with ETran, and works hand-in-hand with ETran's other oversight and management features like configurable workflow queues, variable hierarchy controls and user-level data access permissions.

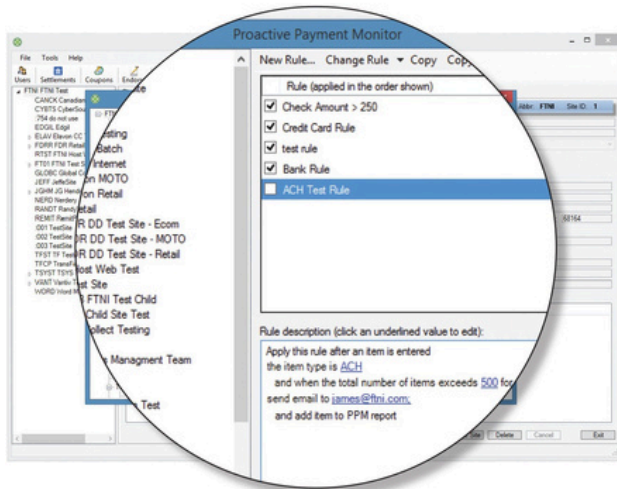
## True Integrated Receivables. One Cloud-Based Platform.

Unlike a dashboard that just brings together 'feeds' from disparate systems, FTNI's ETran platform supports the initiation, acceptance, processing and posting of remittances across any payment method (check, ACH, credit/debit card, cash) or channel (mailed-in, lockbox, called-in, in-person, online, mobile). Fully secure and compliant, and featuring flexible 'plug-n-play' functionality, ETran enables efficient integration with existing back-office systems, check scanning hardware, banking and merchant processor relationships for straight through processing.

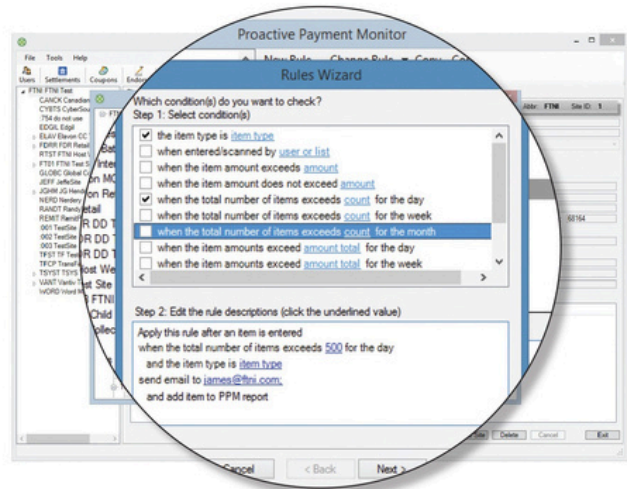
# Proactive Payment Monitor. Easy to Use, Powerful in Action.

Proactive Payment Monitor's 'Rules Wizard' helps you easily choose criteria and define actions. There can be as many rules as your business needs. Transactions run through each rule in succession, executing actions as defined by the rules. Proactive Payment Monitor's rules can be implemented throughout multiple levels of ETran's user hierarchy. Corporate offices can implement rules in their home office only, or they can be pushed out to any combination of user and/or site levels. Coupled with ETran's configurable 'Queues' workflow management module, transactions can be automatically monitored, moved to specified queues, approved, and tagged for proactive alert in real-time on the ETran platform. With ETran's Proactive Payment Monitor, corporates and banks alike can now monitor all receivables activity from a single platform, streamlining the identification and actioning of potentially fraudulent transactions before they ever reach the bank or merchant processor.

## ► Monitor and Manage Transactions with Detailed Actions



## ► Create Custom Rules with the Easy-to-Use 'Rules Wizard'



## Features:

- Real-time deployment of business rules
- Customizable business rules for each customer/site
- Variable business rules by payment method (check, ACH, credit/debit card) and channel (called-in, mailed-in, in-person, online, mobile)
- Establish rules on dollar volume, transaction volume and more
- Real-time notification of bank and customer staff that a threshold has been exceeded (for bank resellers)
- No bank deposits are initiated until the transaction(s) in question are approved by designated staff

## Benefits:

- Maintenance funded service—no additional cost
- Dynamic tailoring to each customer's business needs
- Identify and address suspicious activity before items are deposited
- Business rules apply to all payment methods and channels
- Easily replicate business rules across multiple clients or sites
- Consolidated risk and fraud monitoring from a single interface

## 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.

