



# ETran RDC

Advanced Desktop and Mobile Remote  
Deposit Capture Solutions



## Highly-Configurable Remote Deposit Capture Solutions to Accelerate Your Check-based Receivables Operations

Checks are here to stay for years to come, regardless of increased use of online payments, credit cards and ACH in the general marketplace. The check as the primary payment method is particularly true in the B2B community. In fact, checks still account for over 50 percent of B2B remittances.

However, many companies today still struggle with inefficient, expensive—and many times disparate—receivables systems to manage check and remittance processing.

With FTNI's ETran advanced Remote Deposit Capture (RDC) solutions, companies can streamline check and remittance processing and cash application on a single platform. Designed as a flexible check processing solution, the ETran RDC module is a proven and powerful solution to simplify and streamline your check processing operations by seamlessly associating and posting all remittance detail to your back-office system(s), while also electronically depositing all checks to your existing banking institution(s).

### A New Generation of Simplicity and Automation

ETran's RDC module delivers the ability to scan checks and remittance advices while seamlessly viewing, associating and storing all account and payment information in a highly secure (and compliant), central location. The result is drastically reduced administrative time, cost and risk by automating

traditionally tedious, error-prone, manual data entry tasks associated with check processing, depository and cash application operations.

### RDC & So Much More

Unlike traditional, disparate, stand alone solutions, ETran's easy-to-deploy, modular design seamlessly integrates any payment channel (mailed-in, called-in, in-person, mobile, online) and any payment method (check, credit/debit card, ACH, cash) within a single interface—providing consolidated settlement, posting, and reporting.

With ETran, your company benefits from seamless integration capabilities with your existing bank and merchant processor relationships, as well as popular accounting software and other back-office systems to automate the processing and posting of payments in a single pass.

ETran's RDC module comes with the added benefit of being seamlessly integrated with ETran Mobile RDC (mRDC), helping you unlock the power of mobile payment acceptance with the strategic goal of simplifying all your receivables from a single platform. ETran's mRDC capabilities empower you to securely accept check payments in the field via FTNI's ETran Mobile app (iOS and Android), or by integrating our mobile SDKs/APIs into your own mobile application.

# ETran RDC: How It Works

Easily and affordably deployed, configured and supported desktop and mobile RDC solutions, ETran's advanced RDC capabilities help accelerate check and remittance acceptance, processing and posting.

## Mobile & Desktop Scanning

ETran's advanced RDC solutions offer the ability to streamline check and remittance processing from the office via desktop scanning, or through the ability to accept mobile check payments in the field. The ETran desktop and mobile RDC solutions are seamlessly integrated and help simplify all of your receivables to process and post from a single, cloud-based platform.

## Intelligent Invoice Matching

ETran's RDC solutions feature Intelligent Invoice Matching and Electronic Invoice Presentment and Payment (EIPP) capabilities to match check payments to outstanding customer invoices and automate cash application operations. ETran is able to automatically match scanned check payments to customer invoices based on your unique business rules, reducing the time your A/R team spends on matching data and applying cash into back-office systems.

## Automated Cash Application

ETran's desktop and mobile RDC 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

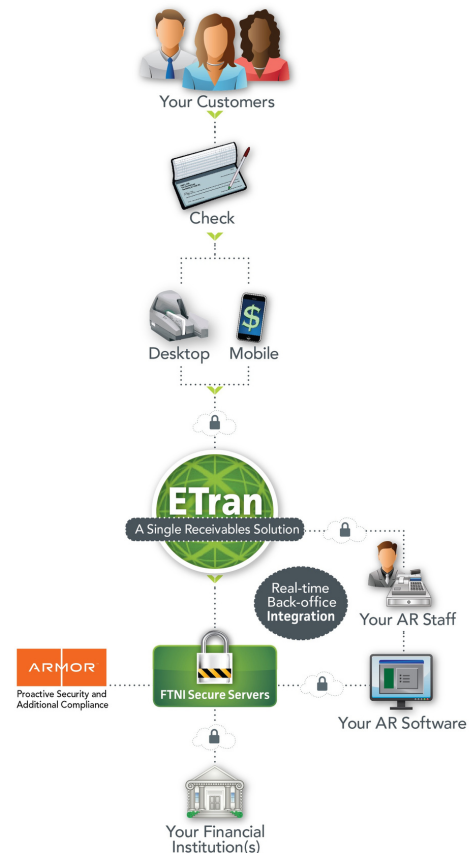
ETran is agnostic by design, delivering you with the flexibility to utilize your existing check scanning hardware, banking institution(s) and back-office system(s).

## MICR Matching Technology

Featuring magnetic ink character recognition (MICR) matching technology, ETran's RDC solutions automatically match MICR line data on checks and associate the payment with customer accounts. By automatically matching incoming checks and remittance documents to customer accounts, traditionally manual, time-consuming A/R tasks and cash application are streamlined.

## Highly Configurable

Conveniently deploy and support centralized or distributed check processing environments via a single, cloud-based user-interface. 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.

