



FTNI

Payment Processing. Accelerated.

ETran Mobile

MOBILE INVOICE PRESENTMENT AND
PAYMENT FOR TRULY INTEGRATED
RECEIVABLES PROCESSING

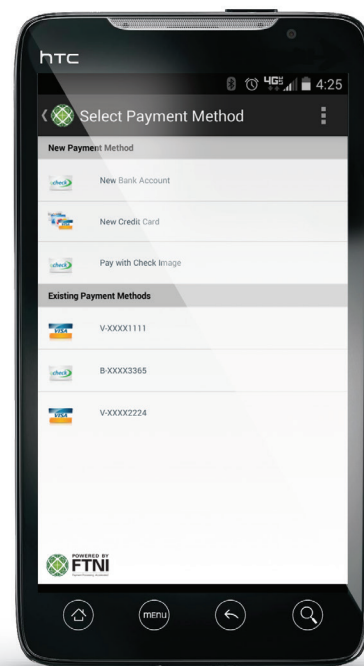
Get Paid Faster, Improve Transaction Security and Innovate the Customer Experience

There's no doubt that today's consumers are highly tech savvy and dependent on their mobile devices to perform many of their day to day activities — including paying bills. According to Forbes, the use of mobile devices to make payments has tripled since 2012 and should increase 48% by 2017. More than 1.5 billion people are expected to adopt Internet connected mobile devices and at least 50% of them are already comfortable with using their device to make payments.

This means that mobile payment options are fast becoming a preferred method of payment. As such, if your company — whether B2B or B2C — wants to stay competitive, a high priority should be placed on mobile payment technology adoption.

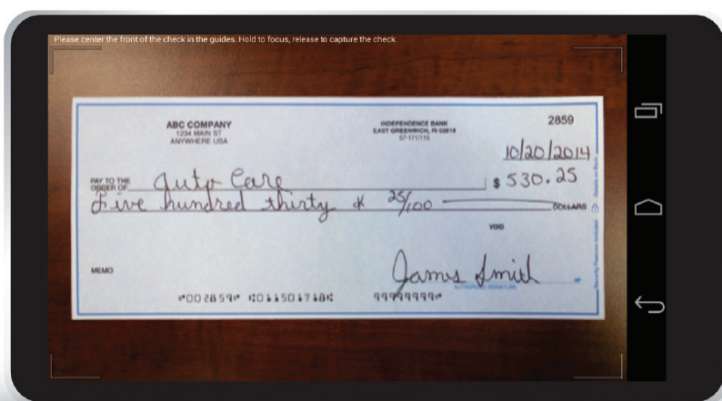
Integrated Mobile Payments, Simplified

FTNI's ETran Mobile solution, built on the ETran receivables platform, helps you unlock the power of mobile payments with the strategic goal of simplifying all your receivables to process and post from a single platform. ETran Mobile empowers your business with the ability to accept mobile remote deposit capture (mRDC), ACH, credit or debit card payments securely, either via a stand-alone app, or by integrating a payment component into your existing mobile application.



Many companies today struggle with inefficient, expensive — and many times disparate — receivables systems that fall short of the latest security standards. With ETran Mobile, your company benefits from seamless integration capabilities with your existing bank and processor relationships, as well as popular accounting software and other back office systems. By leveraging your current, unique business processes, ETran Mobile increases efficiency and improves adoption for your employees and customers. By streamlining your in-person, paper-based receivables processes and management through mobile invoice presentment and payment, you benefit from reduced costs and faster payments. Your customers benefit from a more secure, simplified payment experience.

And, you can rest assured that your customers' data is secure since all payments are accepted and securely processed through the PCI compliant ETran payment platform, which leverages end-to-end encryption of payment data.



Mobile Remote Deposit Capture (mRDC)

The Benefits of Mobile Backed by the Power of the ETran Platform

ETran allows you to seamlessly add multiple payment types as well as virtually any payment channel — Point-of-Sale (POS), telephone, mobile, recurring bill payment, Automated Clearing House (ACH), Remote Deposit Capture (RDC), Electronic Bill Presentment and Payment (EBPP), Remittance Processing and Lockbox — providing a real-time, enterprise-wide view of all check, ACH, credit, debit and cash payments for superior receivables management. All data is encrypted and securely transmitted from the mobile device to the ETran cloud servers.



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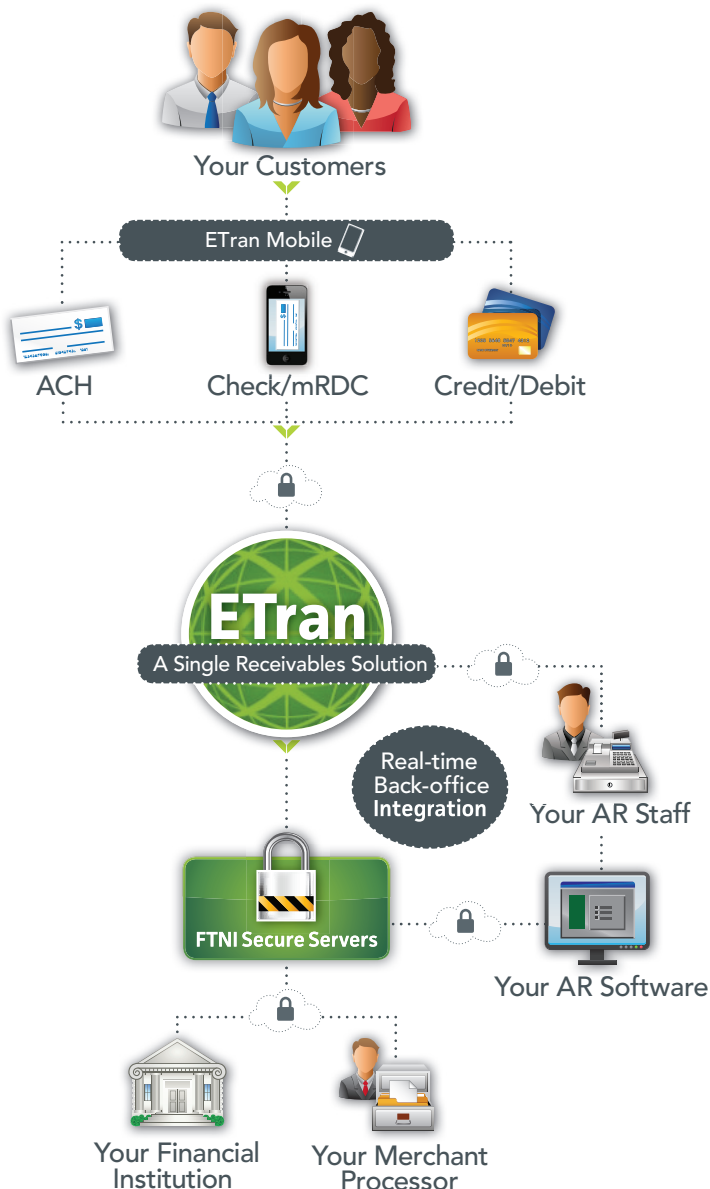
Features

- ▶ Mobile invoice presentment and payment
- ▶ Accept mobile remote deposit capture (mRDC), ACH, credit or debit card payments
- ▶ Available either as a stand-alone app, or via SDK integration into your existing mobile application
- ▶ Quick Payment option allows field employees to easily accept one-time payments
- ▶ Enable flexible payment options on-the-fly
- ▶ Fully customizable business rules facilitate easy integration with existing business processes
- ▶ End-to-end encryption of customer and payment information — no data is ever stored on the device
- ▶ Payments accepted via the mobile app available for review/approval within the ETran desktop application in real-time
- ▶ PCI Level 1 certified platform

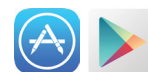
Benefits

- ▶ Improve customer experience and increase recurring payments
- ▶ A 24x7x365 mobile payment option for your customers
- ▶ Complete view into payment history and payment methods
- ▶ Speed payment delivery by enabling employees to obtain immediate payments
- ▶ Improve processing timelines
- ▶ Seamlessly integrate with back-office systems to facilitate straight-through processing
- ▶ Decrease administrative time required to manually enter payments
- ▶ Alleviate human error, saving time required to research and rectify payment errors
- ▶ PCI DSS compliance is built-in



How ETran Mobile Works



Available for:



About FTNI

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Financial Transmission Network, Inc. (FTNI) accelerates the way businesses accept, process, post and manage payments. Processing millions of transactions monthly, FTNI's integrated receivables solution, ETran, accepts any payment method, via any payment channel — on a single, secure, cloud-based platform. Easily and affordably implemented, ETran minimizes setup, support and maintenance costs associated with receivables management and payment processing. ETran's modular design helps you efficiently and effectively address current AR needs while delivering a seamlessly scalable solution for future growth. Offering a real-time, enterprise view of all payments activity, ETran increases receivables oversight and delivers significant cost savings by streamlining operations and automating time-consuming manual processes. For more information, visit www.ftni.com.