

CLOUD-BASED PAYMENT PROCESSING & RECEIVABLES MANAGEMENT

Powerful Payment Processing to Accelerate and Grow Your Business

Your customers' payment preferences are quickly evolving, but are your payment systems and processes ready to keep pace? Payment systems should be optimized to provide your customers with the flexibility of payment options that they increasingly demand, while also maximizing operational efficiencies and cost savings for your business.

Today's growing portfolio of available payment methods and channels has added new levels of complexity to payment processing–often requiring systems from multiple vendors, which can create duplicate work for your business. ETran from FTNI simplifies acceptance, processing and management of multiple payment methods, helping your business grow by streamlining operations while increasing convenience and flexibility for your customers.



How Simplicity and Ease of Use Drive Acceleration

FTNI's ETran solution is a flexible, cloud-based, integrated receivables processing platform and data warehouse ideal for businesses with one or many locations, payment channels, divisions or brands. ETran delivers a real-time, enterprise-wide view of all check, ACH, credit, debit, cash and

ETran serves more than 14,000 corporate users across a variety of industries:

- Financial ServicesNon-Profit
- Insurance
- Insurance
 Securities
- Property Management
- Media
- Distribution & Fulfillment ...and others

mobile payments for superior receivables management.

Unlike traditional, disparate, standalone solutions, ETran's easy-to-deploy, modular design seamlessly integrates virtually every possible payment channel within a single interface—providing consolidated settlement, posting, reporting and reconciliation. No changes to current business processes, bank and processor relationships, or other accounting software is required. And, ETran's secure Software-as-a-Service (SaaS) interface eliminates the burden of PCI DSS compliance—allowing your business to focus on its core competencies rather than ongoing IT and compliance efforts.

Unlock the Power of Mobile Payments

ETran Mobile empowers your business with the ability to accept mobile remote deposit capture (RDC), ACH, credit or debit card



payments securely, either via a stand-alone app, or by integrating a payment component into your existing mobile application. All payments continue to leverage the ETran receivables platform, continuing the strategy that all receivables are processed and posted from a single platform.

That means more customers from more channels, more transactions, and more revenue to help grow your business and your bottom line.

Popular Implementations





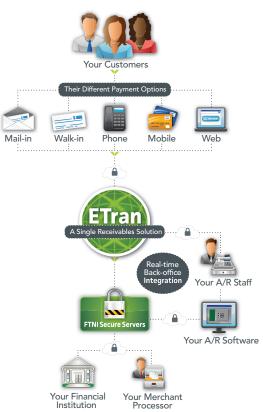


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Features

- Single, user-friendly interface that consolidates all payment channels:
 - Mailed-in, called-in, walked-in and web payments
 - Check scanning / Remote Deposit Capture (RDC)
 - Single and recurring credit card payment processing, regardless of credit card processor
 - Single and recurring ACH, regardless of financial institution
 - Mobile payments
 - Remittance processing
 - Cash processing
 - Invoice matching
- Real-time integration with popular accounting software and systems.
- Reduce the risk of fraud by proactively monitoring and suspending suspicious payments in real-time.
- 30+ configurable reports easily add more.
- Deployed in fully redundant data center environment with no single point of failure.

How ETran Works



Benefits

- Streamlined operations all payment channels and methods processed and managed on a single platform.
- Intuitive platform, requires little to no training.
- SaaS technology accelerates deployment, support and upgrades.
- Real-time, enterprise-wide view of all payments activity no matter how payments are received.
- Automated enterprise-wide settlement, posting, reporting and reconciliation.
- Leverage existing business processes, bank and processor relationships, and accounting software and systems.

- Robust, secure and PCI Level 1 certified platform eliminates compliance effort and expense.
- Modular design enables new brands, locations, users, payment channels and methods to be added quickly, in just a few clicks.
- Flexible field mapping enables easy and complete accounting software integration.
- Single-source for payment processing software and support.
- Founders and employees of FTNI have more than 250 years of combined experience designing, deploying and supporting software solutions for the financial industry.

About FTNI



Financial Transmission Network, Inc. (FTNI) accelerates the way businesses accept and manage payments, no matter how they are received. Processing millions of transactions annually, FTNI's award-winning integrated receivables processing solution, ETran, is a flexible, cloud-based, single-source payments platform and data warehouse.

ETran simplifies receivables processing and management by providing a real-time, enterprise view of all payments activity, plus creates significant savings by streamlining operations and automating time-consuming, manual processes.

Founded in 2007, FTNI serves more than 14,000 corporate users in a variety of industries, including the American Red Cross, DirectBuy, Farm Bureau, Five Star Senior Living, Mutual of Omaha, Physicians Mutual Insurance, Proxibid, RealPage, Shamrock Foods, The McClatchy Company and many more. For more information, visit www.ftni.com.