



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.

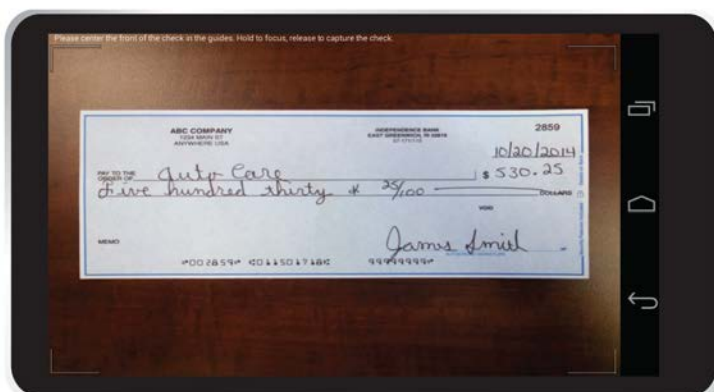
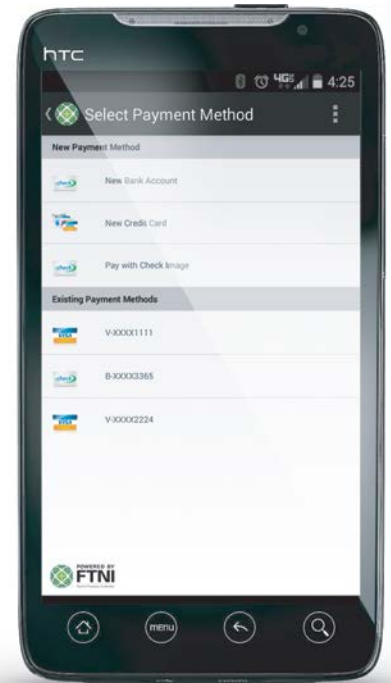
This means that mobile payment options are fast becoming a preferred method of payment. As such, if your company – whether B2B or B2C – wants to stay competitive, a high priority should be placed on mobile payment technology adoption.

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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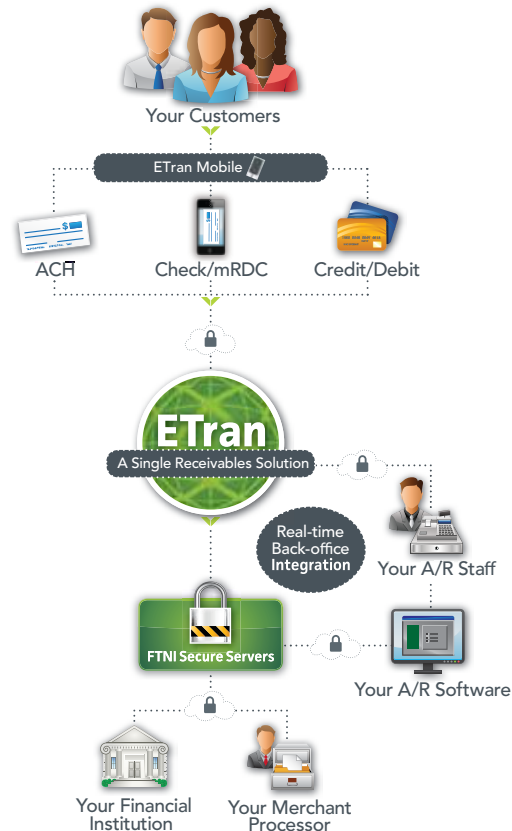
Features

- 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 reps to easily accept one-time payments
- Pay-in-full or short-pay options enable flexible payment options on-the-fly
- Intelligent invoice matching allows for one payment to be automatically matched to multiple outstanding invoices—even without remittance advices present
- Fully customizable business rules facilitate easy integration with existing business processes
- End-to-end encryption of personal 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 the customer payment experience and retention rates
- Provide a 24x7 mobile payment option for your customers
- Complete view into open invoice items, payment history and payment methods
- Speed payment delivery by enabling employees to obtain immediate payments
- Improve processing timelines

How ETran Mobile Works



- Simplify back-end processes
- Decrease administrative time required to manually enter transactions
- Alleviate human error, saving time required to research and rectify payment errors
- PCI DSS compliance is built-in—freeing you to focus on your core competencies rather than ongoing IT and compliance efforts

About FTNI

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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.