Payliance™

ACH and Remotely Created Checks

Funding, Repayment and Return Rate Management



Improve your customer experience and optimize loan funding, repayment and returns management with ACH and Remotely Created Checks (RCC).

ACH

Payliance is an industry leader and trusted partner in enabling online and retail merchants and lenders to process Automated Clearing House (ACH) transactions and manage the way they collect payments. ACH offers the flexibility to deliver payments and funding on your desired schedule. By utilizing our strong and redundant banking relationships, we provide you with reliability, service, and value in alignment with your business objectives.

Key Advantages:

- Same Day and Next Day processing options
- Support all Same Day ACH processing windows to allow for maximum flexibility
- Low transaction fees
- Late cut-off times and non-business day processing
- Integrated with leading Loan Management Systems (LMSs) and Payment Gateways
- Multiple Originating Deposit Financial Institution (ODFI) relationships for maximum reliability
- Flexible configuration that enables detailed reporting, settlement, and invoices
- Multiple integration methods (Batch, API, Virtual Terminal)
- Industry-specific compliance expertise and built-in compliance features
- Regular Nacha processing compliance audits
- Fraud detection and prevention
- Full-service merchant portal with cloud-based reporting
- Web-based merchant virtual terminal

Loan Management System Integrations

- Vergent
- Infinity
- Answers, Etc.
- eCheckTrac
- IntroXL
- Nortridge
- Softwise
- Epic Loan Systems
- Ideal Software Systems
- AFS Vanguard
- Financial Software Systems
- QuikDraw Software
- And More

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Remotely Created Check (RCC)

RCC processing is a cost-effective, compliant solution for merchants whose business model isn't always a fit for ACH. An RCC is a digital image of a paper item (eCheck) originated with proper authorization from consumer checking account information held on file, but without the consumer's original signature.

Merchants can improve returns management by supplementing ACH processing with RCC.

Key Advantages:

- Compliant with the Uniform Commercial Code (UCC), Reg CC, Reg J and the Check 21 Act
- Multiple integration methods (Batch, API, Virtual Terminal)
- Online Merchant Portal with cloud-based reporting
- Supported by multiple banks
- Clear rate similar to ACH

ACH

Return Rate Limitations:

- < 15% Overall Returns
- < 3% Administrative Returns
- < 0.5% Unauthorized Returns
- Same Day Credits & Debits Available

RCC

Return Rate Limitations:

- Use Case Based, Up to 75%
- < 1.0% Unauthorized Returns

- Fully Transparent & Compliant Architecture
- Utilized by 9 of 10 Biggest Short-Term Lenders in the US
- State Licensed Lenders Only
- Redundant Networks with Multiple Bank Sponsors
- Flexible Technical Integration Models
- Multiple Gateways & Loan Management Platforms

To learn more, scan the QR code and complete a brief form to get started.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 203 million transactions annually worth $92 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

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