Payliance™

Debit Card Processing with Real Time Funding (RTF)

Features and Benefits for Lenders and Borrowers



Deliver a fast and convenient loan experience by funding and collecting payments for loans via Payliance's Debit card solution.

Debit Processing with Real Time Funding (RTF)

- Fund a loan or collect a payment anytime – network available 24/7/365
- 100% debit card coverage in the U.S.
- Transactions authorized immediately – eliminates the cost of ACH returns and increases lending velocity
- Online lenders can disburse funds faster than same-day ACH
- Reduce the cash levels required in retail locations by pushing funds to a card using our online virtual terminal
- Borrowers benefit from instant loan funding and repayment using the same debit card, avoiding NSF fees
- Collected funds are settled next banking day

Simple API Integration

Our RTF and debit card solutions utilize a single API integration, providing dual access to a full universe of card networks through a straight-forward, secure integration platform.

Our PCI compliant processing platform securely processes millions of transactions each month and best of all you can access card, ACH, and Remotely Created Checks (RCC) reporting from a single web-based portal. Additionally, easy to use reporting APIs are available to consume transactional data directly into your loan management system.

Lender Benefits

- Fund loans immediately to any Debit Card in the U.S.
- Least cost routing and interchange discount programs to reduce cost
- Replace sensitive card data with a unique token that can be stored and reused
- Avoid ACH Return Fees
- Increase collection rates

Consumer Benefits

- Convenient and easy
- Immediate disbursement of Funds
- Eliminate NSF fees

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Online Reporting

Using the online reporting portal, you will easily find the information you need at the click of a button. See transaction history, view real-time transaction status and download reports for further analysis.

Keeping Costs Low

- Interchange discount program for lenders
- Least Cost Routing designed to find the most competitive interchange and network fees each time you access the network
- Routing priorities can be configured to minimize cost, maximize speed or prefer specific networks
- Low, capped fees for the debit card network

Providing You the Best Price

Contact us today for pricing. We will perform a statement review and provide pricing back within 5 days. While not guaranteed, a savings of 25-35% is common when compared to debit card processing provided by other processors.

To learn more, Complete Our Brief Form (https://payliance.com/get-started) or call 866.314.5393

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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