



# Integrated to AFS Vanguard

Better Loan Funding. Better Loan Repayment.



Fast, convenient, and secure payment and verification solutions to improve your loan funding and repayment methods with industry-leading service and compliance expertise.

Since our inception in 2007, Payliance has been making it easier to lend and simpler to borrow by enabling lenders to streamline loan funding and repayment, reduce processing costs, and mitigate fraud.

## Better Loan Funding and Loan Repayment

Our integration to AFS Vanguard makes it easy for you to improve your loan funding and loan repayment methods. Access our full-service payment and verification solutions from right within the AFS Vanguard platform.

### ACH (Same Day, Next Day)

Process Automated Clearing House (ACH) transactions and manage the way you deliver and collect payments. With Payliance's strong and redundant banking relationships, gain peace of mind with reliability, service, and value in alignment with your business objectives.

- Execute faster payments and reduce costs with support for all ACH Same Day windows.
- Capitalize on growing demand for Same Day ACH (50% increase in dollars processed YOY 1H2023).
- Improve compliance with lending specific built-in features.
- Gain flexibility with late cut-off times and non-business day processing.

## Pre-Integrated to AFS Vanguard

Payliance is dedicated to streamlining your payment processes.

With our AFS Vanguard integration, you gain immediate access to our comprehensive processing solutions.

Both AFS Vanguard and Payliance are committed to continuously enhancing your payment experience.

## Reporting Portal

Gain valuable insight into customer behavior to track missed or past due payments with always-on reporting and a customized payment portal.

## Ask Us About Real-time Payments (RTP)

Initiate, clear, and settle in seconds – that's the power of RTP. Now you can seamlessly and instantly give consumers the funding they need anytime, anywhere 24/7/365.

- Improve customer experience with immediate funds availability.
- Streamline loan repayment and reduce first payment defaults by utilizing same bank account as ACH.
- The RTP network has access to >65% U.S. based checking accounts and growing.

## Better Verification

Don't just trust it, Verify it. Sophisticated card and account verification and risk assessment tools to validate all your payments with confidence.

### Card Verify

Gain comprehensive insights into specific credit, debit, and prepaid debit cards. By harnessing a wide array of data points, Card Verify delivers precise, enriched card data in seconds. It serves as a valuable decision tool, applicable in online and offline environments.

- Simple, secure API via PCI-DSS Level 1 Certification.
- Real-time API for expanded card data insights to minimize chargebacks.
- Online full-service Merchant Portal with Cloud-based reporting.

### VeriTrac®

Mitigate potential fraud and insufficient funds by promptly verifying consumer bank account information with our proprietary solution: VeriTrac® – an advanced payment account verification and risk assessment solution. Identify unproductive accounts from the onset, fostering a secure and efficient financial environment. Leverage our “risk scoring waterfall” to combine or exclude account validation databases to reduce loan risk aligned with your lending environment.

- Use separately or in conjunction with other data to provide additional levels of insight.
- Leverage our risk indicator to identify heightened probability of transaction return.
- Eliminate lead time required by ACH prenotification validation with real-time API requests.
- Stop transaction attempts against bank accounts with prior history of returns using Return Blocker (1+ million returns saved to date).

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 162 million transactions annually worth \$63 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

