Payliance™

Integrated to LendSaaS

Better Loan Funding. Better Loan Repayment.

LendSaaS
NEXT GEN LENDING PLATFORM

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 LendSaaS makes it easy for you to improve your loan funding and loan repayments. Access our full-service payment and verification solutions from right within the LendSaaS 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-banking day processing

Debit Card Processing with Real Time Funding: Coming Soon

Instantly disburse loan proceeds to customers via their debit card, wherever and whenever needed and utilize the same card to accept loan repayments.

- Attract more borrowers with instant fund disbursements to a debit card, anytime.
- Improve loan repayment by enabling the consumer to repay the loan leveraging the same debit card.
- Streamline access through single API for PCI DSS Level 1 Certified real-time funding and debit payment processing.

Pre-Integrated to LendSaaS

Payliance is dedicated to streamlining your payment processes.

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

Both LendSass 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.

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- Simple, secure, real-time funding and debit payment processing utilize a single API, providing dual access to the full universe of card networks through a straightforward, secure, PCI compliant platform.
- Shared Tokenization -reuse of same token across card payments and verify solutions.
- Reduce the cash levels required in retail locations by pushing funds to a card using our online virtual terminal.

Remotely Created Checks (RCC): Coming Soon

Take control of loan repayment processing and return rates with Remotely Created Checks (RCCs), an efficient alternative when return rates exceed ACH thresholds. RCC creates a digital representation of a paper item (eCheck) using authorized consumer checking account information, excluding the original signature.

- Improve compliance in alignment with the Uniform Commercial Code (UCC), Reg CC, Reg J, and the Check 21 Act.
- Gain flexibility with Batch and API integration options.
- Gain visibility with a full-service online merchant portal with Cloud-based reporting and Virtual Terminal.
- Automate billing, payment acceptance, and customer management.

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.

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