

# **Integrated to LoanPro**

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 LoanPro 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 LoanPro platform.

# 🔊 Real-time Funding (RTF) to Debit Card

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 any debit card in the USA 24/7.
- 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.
- 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.

### **Pre-Integrated to LoanPro**

Payliance is dedicated to streamlining your payment processes.

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

Both LoanPro 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 Realtime 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.





## 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 Cloudbased reporting.

# **1** VeriTrac<sup>®</sup>

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 realtime API requests.
- Stop transaction attempts against bank accounts with prior history of returns using Return Blocker (1+ million returns saved to date).

Scan the QR code to get started today!



### **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 \$61 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.