



## PaySuccess

Transform potential failed transactions into successful partial payments.



Optimize payment success for customers and improve regulatory compliance.

Payliance introduces PaySuccess, an innovative payment processing solution designed to address the critical challenges faced by lenders in today's dynamic financial landscape. PaySuccess is engineered to maximize payment recovery, reduce return rates, and enhance borrower relationships while maintaining rigorous compliance standards. This solution is particularly valuable for lenders offering consumer installment loans who require a reliable, flexible approach to optimize collections and improve cash flow.

### The Challenge

In the current lending environment, the inability to collect full payments due to insufficient funds in borrowers' accounts presents a significant obstacle. This challenge leads to elevated return rates, missed recovery opportunities, and operational inefficiencies. The industry demands a solution that can recover partial payments, minimize failed transactions, and maintain positive borrower relations—all while adhering to increasingly complex regulatory guidelines.

### The PaySuccess Solution

PaySuccess transforms potential failed transactions into successful partial payments. By processing available balances, PaySuccess minimizes friction in the borrower experience, helping to avoid the negative consequences of completely failed transactions. This borrower-centric approach not only enhances customer relationships but also ensures lenders can recover the maximum possible amount, reducing the frequency of returns. Furthermore, it aligns with compliance needs and optimizes the collections process, creating a win-win scenario for both borrowers and lenders.

### Key Benefits for Lenders

- Enhanced Payment Recovery and Reduced Return Rates** PaySuccess significantly increases the likelihood of capturing at least partial payment, thereby reducing the frequency of costly returns and increasing overall recovery rates. This improvement in collections efficiency can have a substantial impact on revenue and reduce reliance on more aggressive recovery methods.
- Flexible Implementation Options** PaySuccess offers seamless integration with leading Loan Management Systems (LMS) and is also available directly through Payliance. This flexibility ensures that lenders can implement the solution efficiently, regardless of their current technological infrastructure.



3. **Improved Borrower Relations** By processing partial payments instead of failing transactions outright, PaySuccess demonstrates flexibility to borrowers. This approach can lead to improved borrower satisfaction, increased retention rates, and potentially lower customer acquisition costs over time.
4. **Robust Compliance Management** PaySuccess minimizes risk exposure by converting failed attempts into compliant partial payments. The solution provides comprehensive transaction reporting and detailed records, enabling compliance teams to demonstrate adherence to regulations confidently.
5. **Operational Efficiency and Cash Flow Optimization** The ability to recover partial payments improves overall cash flow, while automated tracking and reporting features reduce the operational burden on internal teams. This efficiency can lead to significant cost savings and allow for more strategic allocation of resources.

## Operational Example

Consider a scenario where a borrower has a scheduled payment of \$100, but only \$53 is available in their account. Instead of returning the transaction as failed, PaySuccess captures the available \$53 as a partial payment. This approach:

1. Improves the success rate of the transaction
2. Maintains the borrower's good standing
3. Helps the borrower avoid potential NSF fees
4. Strengthens the lender-borrower relationship

## Strategic Advantages of PaySuccess

- **Improved Payment Performance:** By converting failed attempts into successful partial payments, PaySuccess significantly enhances overall payment success rates.
- **Flexible Implementation:** Whether integrated through an LMS partner or accessed directly via Payliance, PaySuccess offers implementation options to suit various operational models.
- **Advanced Analytics:** Detailed reporting tools provide insights into partial payments, success rates, and recovery strategies, supporting data-driven decision-making.
- **Expert Support and Compliance Guidance:** Payliance's team offers ongoing consultation and support, including strategic advice on navigating evolving regulatory landscapes.

## Next Steps

To explore how PaySuccess can enhance your payment processing success for consumer installment loans and contribute to your organization's strategic objectives, **scan the QR code** below to book your consultation.

Empower your organization with PaySuccess—where innovation meets compliance in payment processing.

To learn more, scan the QR Code to request a meeting, email us at [salesinquiry@payliance.com](mailto:salesinquiry@payliance.com) or call 866.314.5393.

### About Payliance

Founded in 2007, Payliance is on a mission to make it easier to lend and simpler to borrow by enabling organizations to streamline payment acceptance, minimize processing costs, and reduce the risk of fraud. With deep expertise in lending, collections, E-commerce, and gaming, Payliance serves over 350 lenders and over 40,000 merchant locations processing over 57 million transactions per year. Payliance's Payments-as-a-Service platform helps merchants accelerate payments performance by increasing customer approvals, streamlining re-payment transaction processing, and decreasing charge-off losses. Visit [Payliance.com](http://Payliance.com) for more information.

