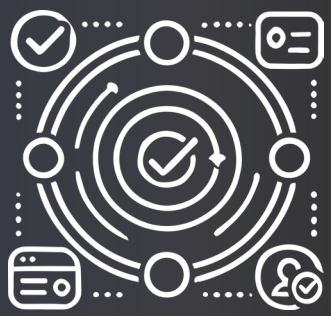
Payliance™

Accelerate Merchant Onboarding

with Payliance and Under.io



Accelerate merchant onboarding, now more than 80% faster with automated processes. Reduce costs, boost efficiency, and drive customer satisfaction.

Payliance's integration with Under.io revolutionizes merchant onboarding for ISOs and payment facilitators. This powerful solution accelerates the entire process—from application to approval—while reducing costs, enhancing compliance and improving the user experience. By streamlining operations, you'll onboard merchants faster, boost revenue, and gain a competitive edge in the evolving payments landscape.

Key Benefits

Cost Reduction:

- **Eliminate Paper Applications and Supplementary Documents:** The fully digital onboarding process eliminates the need for paper applications and supplementary documents, significantly reducing back-and-forth communication and associated costs.
- **Reduce Labor Costs:** Automation of manual processes, such as data entry, document verification, and compliance checks, lowers staffing requirements and labor expenses for both ISOs and merchants by minimizing manual effort.
- **Minimize Errors and Rework:** Automated data verification and risk assessments help reduce errors and the need for costly rework, further decreasing labor costs.
- **Enhance Operational Efficiency:** Automated workflows and real-time monitoring streamline operations, reducing the overhead costs of manual management and oversight.
- **Lower Risk-Associated Costs:** Secure file upload capabilities and the elimination of sharing Personally Identifiable Information (PII) via email mitigate risks associated with data breaches, significantly reducing costs related to risk management.

Enhanced Efficiency:

- **Accelerate Onboarding and Approval Times:** Streamlined onboarding reduces manual effort and errors. Real-time data verification prevents delays from incomplete or missing information.
- **Streamline Underwriting:** Accelerated underwriting decisions improve loan disbursement times, meeting a 2-day underwriting SLA.
- **Real-time Monitoring:** Centralized dashboards provide real-time visibility into the onboarding process.

Improved Compliance:

- **Regulatory Adherence:** Ensures compliance with KYC and AML requirements, crucial in the regulated payments landscape.
- **Audit Trails:** Comprehensive audit trails for easy reviews and audits, supporting transparency and accountability.

Improved Experience:

- **Intuitive Interface:** Simplifies document submissions for a seamless user experience.
- **Seamless Integration:** Supports integrated, holistic payment solutions.

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Features

Automate Data Collection and Verification:

- **API Integration:** Real-time data collection and verification reduce manual input and errors.
- **Document Verification:** Ensures authenticity and accuracy of submitted documents.

Real-Time Monitoring and Reporting:

- **Dashboard Access:** Centralized monitoring and tracking of onboarding progress.
- **Notifications and Alerts:** Real-time alerts for discrepancies or required actions.

Customizable Workflows:

- **Tailored Solutions:** Customizable workflows meet specific business requirements.
- **Scalability:** Supports businesses of all sizes, accommodating diverse needs.

Security and Data Protection:

- **Encryption:** Advanced encryption protocols safeguard sensitive data.
- **Access Control:** Robust measures ensure only authorized personnel access critical information.

Function	Manual Process	Automated Process
Merchant Application Submission	Merchants fill out paper forms or lengthy online applications (1-3 days)	Digital application with smart fields and pre-filled information (15-30 minutes)
Document Collection:	Physical document submission or email attachments (3-5 days)	Secure online portal for electronic document upload (1-2 hours)
Identity Verification (KYC/KYB):	Manual review of submitted documents and background checks (2-3 days)	AI-powered identity verification using OCR and machine learning (minutes to hours)
Risk Assessment:	Human analysts review business model, financials, and industry risk (3-5 days)	AI algorithms assess risk based on multiple data points (hours)
Compliance Checks:	Staff manually check against regulatory requirements (2-3 days)	Automated checks against compliance databases (minutes to hours)
Underwriting Decision:	Underwriters review all collected information and make a decision (1-3 days)	Risk scoring algorithms make decisions based on predefined criteria (hours to 1 day)
Account Setup and Integration:	Manual configuration of merchant account and payment systems (2-3 days)	API-based integration with e-commerce platforms or custom systems (hours to 1 day)
Overall Process Duration:	**2-3 weeks on average**	**As quick as 30 minutes**

Ready to accelerate your merchant onboarding? Payliance's integration with Under.io automates the process, ensuring speed, security, and compliance. Improve efficiency and the merchant experience. Contact Payliance to get started today.

For more information, scan the QR code below 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 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.