Payliance™

Treasury Automation Service

Optimize Treasury Workflows



Streamlining ACH processing to accelerate capital, reduce risk, and drive scalability.

The Problem: Operational Inefficiency, Compliance Complexity, and Financial Risk for Consumer Installment Lenders

Lenders face a growing set of challenges:

1. **Fragmented cash flow and reconciliation processes** across multiple investor groups, ISOs, and regions create inefficiencies and slow operations.
2. Navigating **complex regulatory frameworks** like NACHA standards, state-level compliance, and investor reporting requirements demands precision and consistency.
3. Scaling operations while mitigating **financial and reputational risks**, particularly in industries where transaction volumes and compliance scrutiny are high.

Whether prime, near-prime, or subprime, lenders must optimize operations to turn capital faster, reduce risks, and ensure compliance—all while maintaining transparency and trust with investors and regulators.

The Solution: Payliance Treasury Automation Service

Payliance Treasury Automation Service delivers a comprehensive platform designed to streamline treasury workflows, improve compliance capabilities, and enable scalability across diverse lending environments. By integrating automation, risk safeguards, and high-volume processing, our solution empowers lenders to focus on growth while minimizing operational and regulatory burdens.

Overarching Value Proposition

With Payliance Treasury Automation Service, lenders can:

- **Streamline Operations:** Automate workflows, accelerate reconciliation, and improve transparency for faster capital deployment.
- **Reduce Risk:** Built-in safeguards and fraud prevention tools mitigate operational and reputational risks.
- **Ensure Compliance:** Integrated compliance frameworks address NACHA, state, and federal requirements, simplifying oversight.
- **Enable Scalability:** Enterprise-grade infrastructure supports high transaction volumes and operational growth without added complexity.

Why Payliance?

Payliance combines over a decade of experience in treasury workflows, compliance, and risk management with enterprise-grade technology to deliver unparalleled value to lenders. Whether you're managing prime, near-prime, or subprime portfolios, Payliance provides the tools to operate efficiently, grow faster, and mitigate risk in a competitive lending environment.

The Payliance Advantage

- **Purpose-Built for Lenders:** Expertise in lending workflows, regulatory frameworks, and risk management ensures relevance across the lending spectrum.
- **Scalable and Reliable:** High-volume processing capabilities and robust ACH infrastructure support growth and operational resilience.
- **Compliance First:** Proactive regulatory safeguards and fraud prevention tools ensure peace of mind and operational continuity.

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How It Works

1. **Customizable Treasury Workflows**
   - Configurable **settlement account segregation** by investor group, ISO, or merchant location ensures tailored reconciliation and reporting.
   - **API-driven integration** with LMS, ERP, CRM, and financial systems automates workflows for seamless operations.
2. **Compliance and Risk Mitigation**
   - **Regulatory Compliance Expertise:** Built-in frameworks support NACHA standards and state-level licensing, reducing audit and penalty risks.
   - **NACHA Return Monitoring:** Advanced tools include fraud blockers, customizable verification processes, and remediation programs to mitigate high return rates.
   - **Reputation Protection:** Risk-mitigating partnerships and proactive compliance monitoring reduce reputational risks with investors and stakeholders.
3. **High-Volume Processing and Redundancy**
   - **Top-Tier ACH Processing:** With support from **four ODFI partners**, the platform handles over 125M ACH transactions annually, providing redundancy and reliability.
   - **Same-Day ACH Windows:** Offers three Same-Day ACH processing windows up to 3 PM ET and late cut-off times for next-day ACH settlement (up to 11 PM CT).
4. **Fraud Prevention and Transactional Integrity**
   - **Fraud Reduction Tools:** Integrated fraud blockers and secure verification processes protect lenders from operational losses.
   - **Secure FBO Accounts:** Fully compliant accounts with all banks ensure operational stability and adherence to licensing requirements.

Ready to scale smarter, faster, and with less risk?

Contact Payliance today to learn how Treasury Automation Service can transform your lending operations, **Get Started**.

Payliance: Treasury Automation for Every Lender.

Key Value Drivers

For CEOs & CFOs

- **Strategic Scalability:** Enterprise-grade infrastructure enables operational growth without proportional increases in cost or headcount.
- **Reputation Protection:** Compliance-centric features safeguard the company's reputation with investors and regulators.
- **Competitive Advantage:** Faster capital turnover and streamlined treasury workflows position your organization for leadership in the lending market.

For CFOs

- **Cost Optimization:** Faster reconciliation and efficient cash flow management reduce debt costs and improve financial margins.
- **Risk Mitigation:** Fraud prevention tools and collateral safeguards minimize exposure to financial and reputational risks.
- **Regulatory Assurance:** Automated compliance frameworks reduce the risk of penalties or failed audits.

For Heads of Treasury

- **Operational Efficiency:** Configurable workflows and detailed reporting simplify treasury operations, saving time and reducing errors.
- **Capital Velocity:** Faster settlement times enable quicker redeployment of funds, maximizing lending capacity.
- **Simplified Reporting:** Configurable portals ensure investor-ready outputs, reducing administrative burdens and improving transparency.

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 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.

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