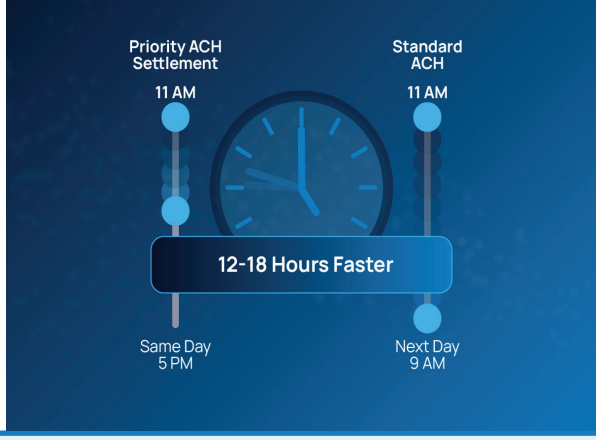
Payliance™

PRIORITY ACH SETTLEMENT

Accelerated Payment Funding



Same-Day Funding. Faster Capital Recycling.

Overview

Priority ACH Settlement allows lenders to receive borrower payment funds 12-18 hours sooner than standard settlement, enhancing cash flow velocity for your lending operation without changing your transaction processing flow.

Operationally, settlement is calculated before the second same-day cutoff (approximately 1:00 PM ET, with settlement posting by 5:00 PM ET). This allows you to see funds deposited the same day as payment processing rather than next morning.

Priority Settlement is offered as an upgraded option to standard settlement times. Lenders can opt-in for faster funding for a modest settlement fee.

Lender Benefits

Faster Access to Funds

Receive borrower payments hours earlier than standard ACH funding. This helps you meet same-day cash needs.

Accelerate Origination Velocity

Earlier settlement means loans can be cleared and payoffs processed the same day payments are received. Eligible customers can apply for new loans sooner, accelerate your origination pipeline without any changes to your processing workflow.

Improved Working Capital Efficiency

Earlier access to cash improves capital recycling and reduces days outstanding. For high-volume lenders, the acceleration of even one day of settlement improves cash conversion cycles and liquidity planning.

Better Alternative to Reduced Hold Days

Unlike reducing hold days (which creates reconciliation complexity when returns arrive after settlement), Priority Settlement ensures all returns are netted out before funding. You get faster access to funds without the operational burden of managing post-settlement returns.

Operational Consistency & Simplicity

Your core processing and reconciliation processes do not change. Priority Settlement simply accelerates the deposit timeline.

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When Priority Settlement Delivers Maximum Value

- **High-Volume Portfolios:** Lenders processing significant daily payment volume who benefit from faster capital recycling
- **Loan Portfolio Cycling:** Lenders who want to clear customer loans faster and enable borrowers to apply for new loans sooner, accelerating portfolio turnover
- **Growth-Stage Lenders:** Lenders scaling origination volume who need faster capital velocity to support growth
- **Cash Flow Optimization:** Lenders looking to reduce reliance on short-term credit or improve their overall liquidity position

How It Works

1. Borrower payments for the day close out and settlement amounts are finalized by your processing platform
2. Standard hold days are applied and returned items are deducted from settlement totals
3. Priority Settlement batches are calculated and sent using the next available same day ACH for end of day posting.
4. Funds settle to your bank account by end of business day

Use Case Examples

Installment Lender with Warehouse Facility:

A consumer installment lender processing $500K daily in borrower payments receives funds by 5:00 PM same day instead of next morning. This enables same-day account crediting and faster capital recycling. For lenders operating on warehouse credit facilities, the acceleration can reduce their effective borrowing base calculation period, potentially lowering interest costs and improving line availability.

Short-Term Lender Optimizing Portfolio Turnover:

A payday or installment lender receives borrower payments by 5:00 PM same day, allowing them to clear customer loans and process payoffs the same day. This accelerates their ability to approve borrowers for new loans, improving portfolio turnover and origination velocity without changing any processing workflows.

Service Details

Pricing: Percentage-based fee on your net daily settlement amount (after returns are netted out). Contact your Payliance account manager for pricing.

Billing: Fees calculated daily and billed monthly as a single line item.

Enrollment: Once enrolled at the account level, all daily settlements use Priority Settlement.

Implementation: Activation is quick and seamless with no technical integration or system changes required.

Next Steps

Priority ACH Settlement offers lenders a practical solution to accelerate payment funding and improve portfolio liquidity with no operational complexity. The service is operationally proven and designed to integrate seamlessly with your existing payment infrastructure.

To discuss pricing, enrollment, and implementation, contact your Payliance account manager or simply scan the QR code below.

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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