Payliance™

Better Loan Funding and Repayment

Integrated to your LMS



Leverage Payliance payment and verification solutions from within your Loan Management System and improve your payment outcomes.

Since 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. With deep expertise in lending, we process more than $61B in transactions annually, and our solutions are integrated into the industry's leading Loan Management Systems.

Payment Solutions

- **ACH - Same Day, Next Day**
- **Remotely Created Checks (RCC)**
- **Debit Card Processing with Real-time Funding (RTF)**
- **Real-time Payments (RTP)**
- **Check Conversion**

Verification Solutions

- **Card Verify**
  Access to Visa Account Name Inquiry (ANI)
- **VeriTrac®**

LMS Integrations

(Batch, API, Sandbox)

Integrated with 20+ leading Loan Management Systems for rapid deployment and streamlined operations via Batch, API, or Sandbox environments.

Vergent	**Upay**	**Financial Software Systems**
Infinity	**Epic Loan Systems**	**Spark LMS**
Softwise	**AFS Vanguard**	**Intro XL**
Answers Etc.	**IceKredit**	**Lend SaaS**
QFund	**eCheckTrac**	

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Better Loan Funding and Loan Repayment

ACH (Next day, Same Day)

Process Automated Clearing House (ACH) transactions and manage the way you deliver and collect payments. With Payliance's strong and redundant banking relationships, gain peace of mind with reliability, service, and value in alignment with your business objectives.

- Execute faster payments and reduce costs with support for all ACH Same Day windows.
- Capitalize on growing demand for Same Day ACH.
- Improve compliance with lending specific built-in features.
- Gain flexibility with late cut-off times and non-banking day processing.

Remotely Created Checks

Take control of loan repayment processing and return rates with Remotely Created Checks (RCCs), an efficient alternative when return rates exceed ACH thresholds. RCC creates a digital representation of a paper item (eCheck) using authorized consumer checking account information, excluding the original signature.

- Improve compliance in alignment with the Uniform Commercial Code (UCC), Reg CC, Reg J, and the Check 21 Act.
- Gain flexibility with Batch and API integration options.
- Gain visibility with a full-service online merchant portal with Cloud-based reporting and Virtual Terminal.
- Automate billing, payment acceptance, and customer management.

Real-time 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% US based checking accounts and growing.

Debit Card Processing with Real-time Funding (RTF)

Instantly disburse loan proceeds to customers via their debit card, wherever and whenever needed and utilize the same card to accept loan repayments.

- Fund a loan or collect a payment anytime.
- Improve loan repayment by enabling the consumer to repay with the same debit card.
- Interchange discount programs to reduce cost.

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- Simple, secure, real-time funding and debit payment processing utilize a single API to a straightforward, secure PCI compliant platform.
- Shared tokenization across card payment and verify solutions.

Online Reporting

Using the online reporting portal, you will easily find the information you need at the click of a button. See transaction history, view real-time transaction status and download reports for further analysis.

Keeping Costs Low

Payliance helps lenders cut debit card payment costs through two purpose-built solutions—Interchange Discount Programs and Least Cost Routing (LCR)—that boost margins, streamline operations, and support compliant digital repayment.

- **Debt Repayment Interchange Discount Programs:** Reduce card processing costs for debt repayment via interchange discount programs offered by Visa, Mastercard, and Discover. Eligible lenders can enroll through Payliance for immediate onbaording and savings.
- **Lower Network Fees:** Routes debit payments through EFT networks (e.g., NYCE, Pulse, Star), reducing fees on average from $3.45 to $1.45 per $200 transaction.
- **Transparent, Predictable Pricing:** Low, capped fees for the debit card network and cost-plus model ensures lenders see the savings directly, with no hidden fees or opaque billing practices.

Providing You the Best Price

Contact us today for pricing. We will perform a statement review and provide pricing back within 5 days. While not guaranteed, a savings of 20-30% is common when compared to debit card processing provided by other processors.

Additional Lender Payment Processing Solutions:

Check Conversion

Streamline your business's payment processes with check conversion options. Converting paper checks into electronic payments can help your business save time and resources by eliminating the need for physical bank deposits. With Payliance, you can quickly and securely process checks, increase operational efficiency, and improve your cash flow management.

- Increase process efficiency by eliminating paper check handling and associated expenses.
- Accelerate cash flow by utilizing ACH payment infrastructure with minimal hardware investments.
- Fraud detection and prevention.
- Supports POS hardware, including, check readers, and imager.

Better Verification:

Don't just trust it, Verify it. Validate card and account-based payments with data-driven verification solutions.

Card Verify

Card Verify delivers real-time validation of debit, credit, and prepaid cards, providing critical decisioning insights to improve authorization rates and reduce fraud. Now includes Visa ANI for enhanced identity verification.

- Simple, secure API via PCI-DSS Level 1 Certification.
- Real-time API for expanded card data insights to minimize chargebacks.
- Access to Visa Account Name Inquiry (ANI)
- Online full-service Merchant Portal with Cloud-based reporting.

VeriTrac®

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 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 real-time API.
- Stop transaction attempts against bank accounts with prior history of returns using Return Blocker (1.2+ million returns saved to date).

Integrated Authentication

Payliance provides sector-specific authentication features with multiple layers, helping reduce the risk of fraud and mitigate return rates.

- Upfront validation checks that are built into the payment flow.
- Fast and reliable acceptance responses.
- Industry focused features to help manage state license compliance requirements.

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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