



True Integrated Receivables

# ETRAN MOBILE PAYMENTS

Mobile Invoice Presentment and Payment Solutions for Faster Payments in the Field



## Get Paid Faster in the Field, Improve Transaction Security, and Modernize Your A/R with Mobile Payment Acceptance

No longer only a consumer-focused payment channel, mobile payments are proliferating within B2B receivables at a staggering pace. Enabling your field representatives, sales team members and/or delivery drivers to accept mobile payments in the field is a quick and easy solution to streamline and modernize your payment acceptance and cash application processes.

### Mobile Payments, Simplified

FTNI's ETran Mobile payment solutions help you unlock the power of mobile payments with the strategic goal of simplifying all your receivables to process and post from a single platform. ETran Mobile empowers your business with the ability to accept mobile remote deposit capture (mRDC), ACH/EFT, credit or debit card payments securely, either via a stand-alone app, or by integrating ETran's mobile APIs/SDKs into your existing mobile application.

Many companies today struggle with inefficient, expensive—and many times disparate—receivables systems that fall short of the latest security and compliance standards. With ETran Mobile, your company benefits from the flexibility of a modular, bank and merchant processor agnostic platform, as well as seamless integrations (batch or real-time) with popular accounting software and other back-office systems. What's more, ETran Mobile comes with multiple layers of industry-leading security and compliance.

By leveraging your current, unique business processes, ETran Mobile increases efficiency and improves adoption for your employees and customers. By streamlining your field-based receivables processes and management with complete mobile invoice presentment and payment options, you benefit from reduced costs and faster payments. Your customers benefit from a simplified, more secure, payment experience.

Most importantly, you can rest assured that your customers' data is secure since all payments are accepted and securely processed through the PCI-compliant ETran payment platform. All payment data is encrypted and securely transmitted from the mobile device to the ETran cloud servers.

### The Benefits of Mobile Backed by the Power of the ETran Platform

ETran allows you to seamlessly add multiple payment methods as well as virtually any payment channel—mobile, online, AutoPay, ACH, credit card, Remote Deposit Capture (RDC), Electronic Bill Presentment and Payment (EBPP), and Lockbox—providing a real-time, enterprise-wide view of all check, ACH/EFT, credit, debit and cash payments for truly integrated receivables management. All from a single, cloud-based platform.

# ETran Mobile Payments: How It Works

Unlock the power of mobile payment acceptance within your existing A/R operations by adding the ability to accept mobile remote deposit capture (mRDC), ACH/EFT and credit/debit card payments securely with ETran Mobile.

## Native, API + SDK Support

ETran Mobile is available for both Android and iOS either as a fully-hosted stand-alone app, or via API/SDK integration into your existing mobile application. Whether deploying our fully-hosted mobile app or embedding the ETran Mobile APIs/SDKs within your own application, all sensitive customer data and payment information is securely and compliantly encrypted, and no payment data is ever stored on the mobile device.

## Mobile Invoice Presentment

View and select open invoices for payment and direct association with mobile check, ACH/EFT and card payments within a single app to streamline and automate payment acceptance and cash application operations.

## Remittance Document Capture

Conveniently capture up to full-page remittance documents for association and posting with payments accepted via the ETran Mobile app.

## Real-time Oversight

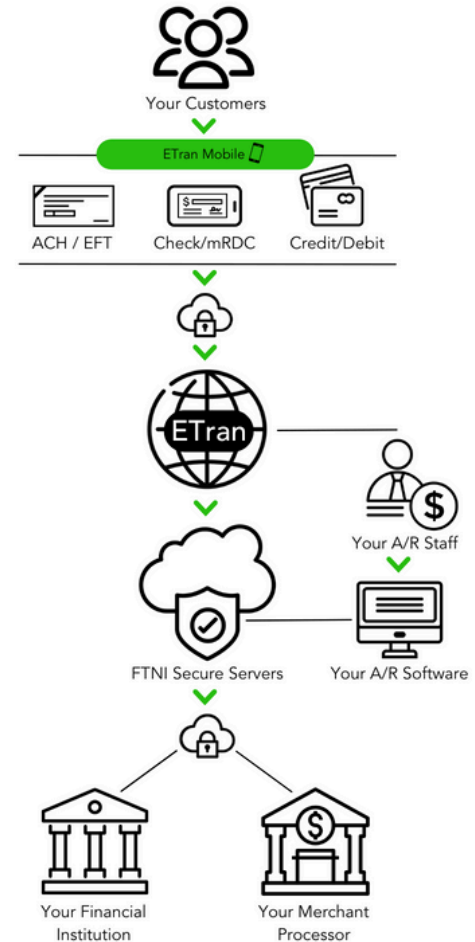
Once a payment has been accepted through any of ETran's mobile payment solutions, payment details are immediately passed to the ETran desktop user interface. Here, your internal A/R team will benefit from additional oversight, workflow management, and reporting capabilities of all payments that have been accepted in the field, as well as any payments made through other modules available on the ETran platform.

## Automated Cash Application

Each of ETran's mobile payment solutions support our strategic mission of delivering truly integrated receivables solutions that seamlessly integrate with any back-office system in either batch or real-time to streamline and automate the cash application process for payments accepted via a mobile device.

## Agnostic by Design

As is consistent with all modules on the ETran platform, ETran's mobile payment solutions maximize flexibility and scalability within your A/R operations by working with your existing bank(s), merchant processor, and back-office systems.



## About FTNI



Financial Transmission Network, Inc. (FTNI) accelerates the way businesses accept, process, post and manage payments. Processing millions of transactions monthly, FTNI's integrated receivables platform, ETran, accepts any payment method, via any payment channel—on a single, secure, cloud-based platform. ETran seamlessly integrates current business processes, bank and merchant processor relationships, and back-office systems to modernize and automate payment processing and cash application operations. Founded in 2007, FTNI serves more than 20,000 corporate users from over 1,000 customers spanning numerous industries including Banking and Financial Services, Distribution, Insurance, Nonprofit, Property Management, Utilities, and more. Learn more at [FTNI.com](http://FTNI.com).