



Precision payment solutions for lenders

Paycision is the enterprise-grade payment platform tailored for consumer finance. From origination to servicing, we modernize your financial supply chain by optimizing instant and traditional payments.

Instant payments offer real benefits to finance companies

More than 70% of U.S. bank accounts are set up to receive instant payments. Your customers are already enjoying the convenience of consumer-to-consumer apps like Apple Pay, Venmo, Zelle and more. They expect the same speed and efficiency in their business transactions. You'll meet those expectations easily and affordably with Paycision.

Driving efficiency for lenders

For auto, personal, mortgage or student lending, Paycision lets you:

- Fund loans and draws instantly 24/7
- Fund partners and merchants in real time
- Handle consumer refunds and disbursements
- Eliminate checks prone to fraud and costly escheatment
- Pay suppliers and investors

Built-in intelligence that adapts to your needs

Our proprietary transaction technology is infinitely adaptable to the way you work. We get to know your processes and customize our solution to fit your business rules. We'll even suggest enhancements based on best-in-class industry practices.

One platform, one portal

Our integrated SaaS platform gives you total visibility into transactions from initiation to settlement. Regardless of payment type, you get complete reconciliation and tracking from a single portal. No more juggling multiple vendors or switching back and forth between different bank systems—for you, your managers or analysts. Payment information and counterparties are all consolidated into one easy-to-use interface that connects seamlessly with your accounting system.

Paycision advantages at a glance

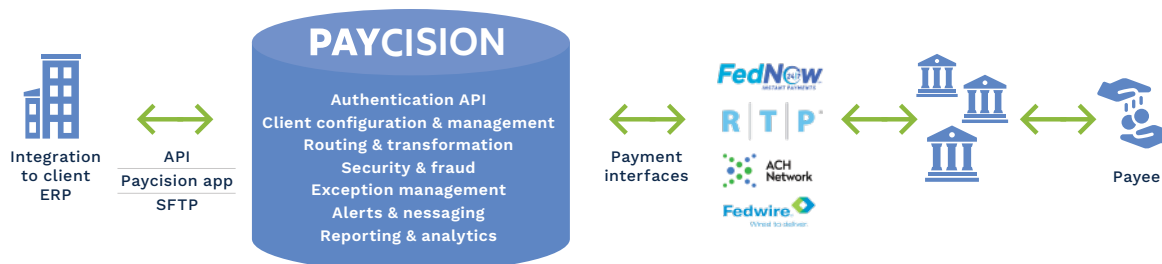
- **Hosted SaaS solution**—no software to buy, install, or manage
- **Multiple payment channels** (RTP, FedNow, ACH, check)
- **Smart routing** across payment types and networks
- **Robust APIs** that make it easy to embed payments in your applications
- **Smooth integration** with multiple banking relationships and accounts
- **Seamless interface** to loan and ERP systems
- **Flexible connectivity** with real-time or batch interfaces
- **Comprehensive approval workflow** based on roles and permissions
- **Intuitive reporting module** that connects the dots for quick and easy reconciliation
- **Proprietary real-time rules engine** for enhanced security and fraud mitigation

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Integrated platform to reduce costs

Paycision works alongside your loan origination, loan servicing, ERP and banking systems. Our SaaS platform streamlines data flows between your enterprise tech stack to eliminate manual processes, decrease exceptions and facilitate new business practices. Paycision complements your existing infrastructure and shields you from costly development and software upgrades.



Smart, fast, accurate processing

Our real-time interface to your systems allows Paycision to create accurate payments. By following your custom business rules, we automatically route payments to the most expedient and cost-effective network, alert you to any data or transaction failures, and enable state-by-state compliance. All transactions are auditable and available in reports you can export to PDF or Excel with a click.

Value beyond payments

Paycision supports rich data formats on the faster payment rails and lets you include PDF, XML or EDI files with the payment message. And Paycision helps you incorporate value-added non-monetary transactions, including request for payment—RfP—and account validation. As these dynamic networks evolve to include recurring payments, retail and wallets, our next-gen platform will be there to support your business.

Benefits that add up fast

With Paycision, you'll:

- Move payment processing away from more expensive wire and card options
- Enhance communication with remittance advices/invoices attached to payments
- Reduce administrative costs by eliminating manual reconciliation
- Reduce the cost of funds with just-in-time borrowing
- Increase liquidity
- Streamline vendor payments and earn better terms
- Improve the customer experience with a convenient new payment option

Join the precision payment revolution

We're helping companies benefit from real-time payments with integrated transaction technology that's smart, powerful and easy to use. To learn more, email contact@paycision.io.

