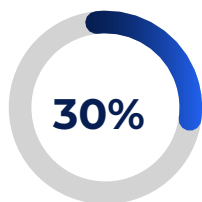


Paymentus

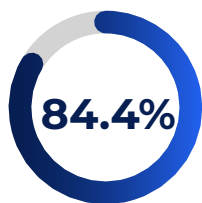
PAYMENTUS LOAN PAYMENTS

Reimagine loan payments with **real-time capabilities** and expanded payment options, all powered by the Instant Payment Network®



**30% OF EXPERIENCE DRIVEN
FINANCIAL INSTITUTIONS**
are more likely to exceed revenue
growth expectations.

Source: 2016 Forrester Report Customer
Experience Drives Revenue Growth



**84.4% OF CREDIT UNION
AUTO LOAN BALANCES**
were funded through indirect
channels.

Source: Credit Union Times

OVERVIEW

Your lending portfolio is significant to your business, and if you're not fostering an engaging experience by providing convenient payment channels and expanded payment methods, your financial institution could be missing out on a huge opportunity.

Paymentus Loan Payments supports the right payment options for your borrowers with traditional and alternative payment methods. Powered by the Instant Payment Network®, your financial institution can expand payment methods to increase your customers' payment options, and offer external channels that include the PayPal App and in-person at 4500+ Walmart stores nationwide.

A TRUE OMNI-CHANNEL EXPERIENCE.

Borrowers have high expectations, and they want their repayment experience to be seamless across all channels. Paymentus provides financial institutions with a dynamic omni-channel experience and convenient channel options, including web, mobile apps, IVR (offered in both English and Spanish), CSR assisted and chat/chatbot. Borrowers can also pay through the PayPal App and at 4,500+ Walmart locations.

ALERTS AND NOTIFICATIONS

Borrowers have a wide array of notification preferences, and Paymentus Loan Payments gives you the most effective tools to meet them. Borrowers can receive alerts by email and text, taking advantage of one of the most popular communication platforms of today. In fact, 9 out of 10 consumers want to interact with your financial institution by text message* And with a 98% open rate,** texting is undeniably effective. Text alerts allow you to deepen your borrower relationship and create unique cross-sell opportunities. It's simply a better way to engage consumers, inform them about upcoming payments, enable them to make payments and gain a greater share of wallet.

MORE PAYMENT CHOICES

Customers want to be in control of their money, and have more options and channels to pay their loans. More payment choices increase customer satisfaction and provide the convenience they are looking for. Enable your borrowers to pay with their favorite payment method that includes debit card, Echeck/ACH, and digital wallet (PayPal, Google Pay, and Apple Pay) options.

REDUCED COST

Typically, indirect borrowers are less likely to walk into a branch and more likely to interact with your institution through mail, phone or digital channels. Borrowers can access loan data and make modifications to personal details without the need to contact customer service. The streamlined process reduces service issues, lowers the volume of customer service calls, leads to higher customer satisfaction scores and reduces operational costs overall.

COMPLIANT AND SECURE

Our Level 1 PCI Compliant EBPP platform ensures your electronic payments are secure and meet industry standards. We alleviate the burden, cost and risk of compliance, so you can focus on your core business.

Information is secured within the Paymentus PCI-certified platform, using encryption and tokenization so that payment numbers are never captured or stored in client systems or client-accessible databases.

Paymentus is PCI DSS 3.2 Level-1 compliant and certified, which is the highest level attainable. Our in-house specialists constantly review our systems and processes to ensure ongoing compliance with the latest requirements of the PCI DSS. We undergo annual PCI audits performed by a third-party Qualified Security Assessor (QSA). As your partner, we provide proprietary, innovative and proven tools and methodologies to help reduce and even eliminate your PCI burden.

Gain a robust platform to power the future of your loan portfolio. The Paymentus Loan Payments platform, powered by the Instant Payment Network®, offers a simplified caller experience that balances security with usability. The platform is built on a single code base, enabling interoperability across communication, bill presentation and payment capabilities. We use artificial intelligence (AI) to improve interaction quality, maximize uptime and reduce fraud. And we continue to innovate and invest in the latest technologies to create frictionless customer experiences that grow with you — not hold you back.

For more information, contact us at
BankingFintech@Paymentus.com

*Techcrunch.com

**Mobilemarketingwatch.com