

Who is LoanPaymentPro™?

LoanPaymentPro™ (LPP) is the consumer lending industry's leading debit card processing solution. LPP was built by lenders for lenders (behind a Consumer Installment License) utilizing proprietary patent pending technology, in parallel with our long developed working relationships within VISA/MasterCard and the CFPB, to create the only compliant debit card acceptance platform looked favorably upon by the Card Brand Associations to “enforce” their rules and regulations within the short-term debt repayment industry.

What does LoanPaymentPro Do?

LPP maximizes debit card payment acceptance for lenders while filtering out all “non-compliant” credit card type payments. Plus LPP comes fully loaded with a full suite of functionality and features. Including the ability to void, refund, print, receipts, and manage multiple locations and companies within one control panel. LPP is user friendly and allows you to set different levels of access rights and reporting capabilities.

LPP's patent pending technology will reject all non-compliant credit card type payments with the confidence that none will “slip through the cracks” - creating future liability or compliance issues. Examples of non-compliant credit card type repayments are:

- Charge Card
- Credit Card
- Line of Credit
- Consignment Card
- Margin Card

Increase payment acceptance over 35% with LPP's technology filter that recognizes more debit type cards than our competitors. Examples of compliant bank card type repayments are:

- Debit card
- Check card
- Pre-paid card
- Social Security cards
- Gift card
- Payroll card
- Direct deposit card
- EBIT card
- ATM hybrid card
- Point/Purchase card

Who Uses LoanPaymentPro™?

LPP can be used to accept payments for: Installment Loans, Personal Loans, Military Loans, Personal Lines of Credit, Revolving Lines of Credit, Thrift Loans, Auto-Title Loans, Student Loans, PayDay Loans, Online Lending Portfolios, Subprime Auto and mortgages, and Internal Default and Collections Departments.

Current LPP clients process transactions between \$10,000 and \$30,000,000 per month, with an average borrower loan payment of \$225.00.

Why Should You Use Loan Payment Pro™?

- 100% compliance with Federal and States laws, the CFPB and Visa/MasterCard rules and regulations
- Not being solely reliant upon ACH, cash or check as their primary forms of re-payment
- **No Shutdowns.** Most processors only have 1 acquiring bank. LPP has 3 exclusive domestic acquiring banks
- 24/7/365 online customer payment portal
- Lower default rates and Increase cash flow by increasing payment acceptance 35%
- No more ACH return fees with LPP Funds Verification Tool by confirming in “Real-Time” that 100% of the funds will be received
- ZDA (Zero Dollar Authorization) allows true debit card validation to lower or eliminate unnecessary transaction fees and customer account holds
- Monitor and Mitigate both Risk and Fraud
- Eliminate fraudulent chargebacks with the most advanced fraud detection and prevention platform today for card-not-present (CNP) merchants and online lenders
- Automatic rejection of “non-compliant” credit card type payments
- Certified PCI compliant “off-site” storage and encryption of card ID type data
- Built-in Chargeback Management, Risk Mitigation and Reporting Tools
- Pre-Paid MasterCard Solution offer to your borrowers
- Unlimited users for multiple branch locations and online lending platforms
- Integrated 24/7 Support Ticket System, Web-based Training and Demo Videos
- FastFund issues funds direct to borrower’s bank card within 30 seconds (Released in 6/2019)

Will LoanPaymentPro Integrate Into Your Existing LMS?

Yes LPP can be used as a stand-alone web-based platform, or as a seamless API integration into your existing Loan Management Software (LMS). You will be assigned an IT Integration Team of specialists to help integrate quickly with almost every single gateway and LMS to get you up and running as soon as possible. Three ways to use LPP:

- Direct use of LPP web-based terminal
- Integration of LLP into LMS via API
- Integration of LPP into a POS or custom software owned by Lender/Merchant