ampliFI — **LOANPAY XPRESS**

Maximizing Your Volume. Powered by Magic-Wrighter.

LoanPay Xpress delivers an all-in one, mobile optimized, multi-channel platform for payment acceptance. Provide borrowers of all types with a quick and easy method for making their loan payments from any outside checking/savings account or credit/debit card. Reduce paper check handling, decrease your in-bound call volume, and automate your back-end ACH payment posting. All payments post directly to the individual loan account via ACH as early as the next business day, eliminating the need for manually posting credit. As an alternative, a daily payments file can be imported to your core system for posting of same-day credit.

PAYMENT CHANNELS

- Online Web-Hosted
- Call Center and Collections
- Pre-Authorized Recurring
- In-Person and Over the Counter
- Virtual Terminal
- IVR Touch Tone Phone
- API and SSO Integrated

PAYMENT PROCESSING

- ACH Checking & Savings (WEB, PPD, TEL, CCD)
- Visa & MasterCard Debit, MasterCard Credit, Discover
- Debit Card Only (reduced processing rates)
- Convenience Fee Charging, Split from Loan Credit
- Automated Account-Level Posting via ACH TC52
- SFTP Import of Custom Posting File for Same-Day Credit
- File Retrieval for Processing via Corporate/Banker's Bank
- End of Business Day Cutoffs: 12pm, 4pm, 7:00 pm (EST)
- One-Time Payments
- Fixed-Amount Recurring or AutoPay Flexible Payments

LOAN TYPES SERVICED

- Car Loans
- Personal Loans
- Boat, RV, Motorcycle
- Credit Card Accounts
- Mortgages (P&I Only)
- HELOCS
- Lines of Credit
- Commercial Loans

CONSUMER USER EXPERIENCE

- Optimized for Mobile or Desktop
- Responsive Design, No App Required
- FI Branding and Color Scheme
- Intuitive and Easy to Use
- Complete Self-Service Functionality
- Multiple Loan Accounts in One Profile
- Multiple Payment Methods
- Originate and Cancel Payments
- View Payment History
- Manage Recurring Payments
- Username and Password Assistance
- View Loan Account Statement Data
- Update Personal Contact Information

CONSUMER NOTIFICATIONS

- Email Confirmations of All Payments
- On-Screen Payment Receipts
- Scheduled Payment Email Reminders
- Custom Terms & Conditions
- Custom On-Screen Messages and Tips

LOANPAY XPRESS

Maximizing Your Volume. Powered by Magic-Wrighter.

SECURITY AND RISK CONTROLS

- PCI Level 1 and NACHA Compliant
- Loan Account Ownership Validation
- Loan Records File Auto-Upload via SFTP
- BIN Controls to Block FI-Issued Cards
- ABA Blocking of On-Us Routing
- ABA Routing Number Verification
- Minimum/Maximum Payment Limit Controls
- Account-Level Blocking (Online Web-Hosted)
- Username Blocking (Online Web-Hosted)
- Consumer Username with Password Login
- Self-Service and Admin Password Reset
- Assignable Staff Operator Access Rights
- Multi-Level Operator Login
- Unlimited Operators (No Per-User License Fees)
- Operator IP Tracking
- Operator Audit Log
- SSAE-18 Audit, SOC Audit and More

REPORTING FEATURES

- Detailed Transaction-Level Reporting
- Two Years Minimum, up to Seven Years
- Daily Payments Made Report
- Submitted Items ACH Report
- Credit/Debit Card Payments Report
- Uncollectible NSF Report (Optional)
- Pending Payments Report
- Report By Name or Account Number
- Exportable to Excel
- Custom Reporting Upon Request

ADMINISTRATIVE FEATURES

- Consumer Records Management
- Consumer-Level Payment History
- Staff Operator Auditing
- Skip-a-Pay Activation
- Payment Origination
- Pending Payment Cancelation
- Recurring Payment Management
- Payment Refunding
- Username and Password Assistance

ABOUT US

*ampliFI eSolutions is powered by **Magic-Wrighter, Inc.,** a national leader in the financial institution and payments industries. Our 35 plus years of experience has given us a unique understanding of what financial institutions need and an eye for trends within the industry. We offer a partnership that your institution can truly grow with, and help you meet the ever-changing demands of your target market. Designed to help amplify your institution's volume in the marketplace, our suite of innovative solutions enable you to compete at any level.*

FOR MORE PRODUCT INFO OR A DEMO, PLEASE CONTACT:

Brian Baldwin, New Business & Marketing ● bbaldwin@magicwrighter.com
Stephen Harding, National Sales Executive ● sharding@magicwrighter.com

▶ 866.770.5856 ▶ sales@magicwrighter.com ▶ www.mwamplifi.com