



One payments platform, multiple solutions. MPay Xpress is the premium multi-channel payments platform you have been looking for. Empower your business and municipal clients to accept ACH e-Check and Credit/Debit Card payments via Online Web, Phone, In Person and other transaction environments. Additionally, MPay Xpress is specialized and tailored for each of your client's unique needs. Stand-alone deployment or API integration is available, with the latest in PCI and NACHA security standards. MPay Xpress provides near limitless opportunity for your FI to engage in the growing marketplace of electronic payments.

## PAYMENT CHANNELS

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

## PAYMENT PROCESSING

- ACH Checking & Savings (WEB, PPD, TEL)
- Credit and Debit Card
- Multiple Convenience Fee Options
- End of Business Day Cutoffs: 12pm, 4pm, 7:00 pm (EST)
- One-Time Payments
- Fixed-Amount Recurring
- AutoPay Flexible Payments
- Immediate Authorization or Future Dated

## FOR ANY BUSINESS OR NON-PROFIT CLIENT

- Rental Payments
- Association Dues
- Municipality Payments
- Taxes and Utilities
- Membership Fees
- Medical and Insurance Bills
- Donations and More

## CONSUMER USER EXPERIENCE

- Optimized for Mobile or Desktop
- Responsive Design, No App Required
- Branded for Business Client
- Intuitive and Easy to Use
- Complete Self-Service Functionality
- Multiple Accounts in One Profile
- Multiple Payment Methods
- Originate and Cancel Payments
- View Payment History
- Manage Recurring Payments
- Username and Password Assistance
- View Account Statement Data

## CONSUMER NOTIFICATIONS

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

## SECURITY AND RISK CONTROLS

- PCI Level 1 and NACHA Compliant
- Account Records File Auto-Upload via SFTP
- 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
- FI Monitoring of Business & Transaction Activity

## REPORTING FEATURES

- Detailed Transaction-Level Reporting
- Two Years Minimum, up to Seven Years
- Payment Reconciliation Reports
- Pending Payments Report
- Reports Sorted By Name or Account Number
- Custom Files for Export to Accounting Systems

## ADMINISTRATIVE FEATURES

- Payment Origination
- Consumer Records Management
- Consumer-Level Payment History
- Employee Operator Auditing
- Pending Payment Cancellation
- Recurring Payment Management

## THE MPAY XPRESS ADVANTAGE

Go above and beyond the ordinary online payment processors and competing fintech providers. MPay Xpress is an FI-focused platform with advanced configurations for each of your business clients unique needs. Grow your commercial market, gain access to new opportunities, and improve account retention. Make MPay Xpress your own with FI-branding and marketing that fits your institution's personality.

## 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:

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