








finvi

# Agenda

1. The benefits of Finvi Payments
2. Native payments vision is now
  - a. Account Updater
  - b. Auto Posting
  - c. Enhanced Reconciliation
3. Calculating ROI

# The benefits of Finvi Payments

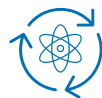


-  Achieving the vision of providing a truly native payments platform for one-of-a-kind automation with our workflow solutions.
-  Faster response to requests, such as limit increases and onboarding additional merchant IDs.
-  Next-day funding to maximize cash flow.
-  Simplify reconciliation and accounting chargebacks and NSF reversals.
-  Minimize PCI DSS audits with card tokenization. Application never stores the card number.

# Introducing superior capabilities



## Account Updater



Card information automatically checked and updated with new expiration dates and lost or stolen numbers so payment plans go uninterrupted.

## Auto-Posting



Application communicates with Finvi Payments to automatically:

- Update when a payment is returned due to insufficient funds or chargebacks
- Create a reversal on the account in the system

*NOTE: Unsuccessful or denied chargebacks get reposted after the dispute is resolved.*

## Enhanced Reconciliation



Easily reconcile funds deposited to your bank account with payments recorded in the application, providing visibility to the amount due to the client.

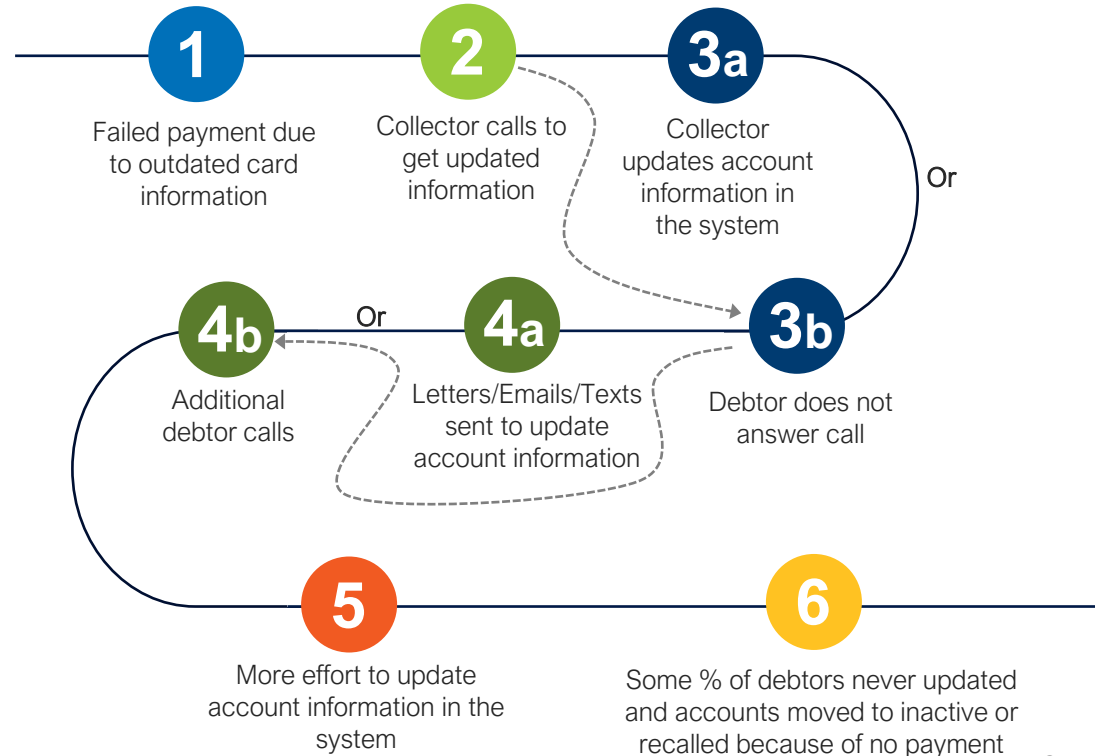


# Account Updater

# Account Updater convenience

Automatically get updated debit/credit card information so payment plans go uninterrupted. Stop wasting money and time trying to get updated information for cards that have expired or have been lost or stolen.

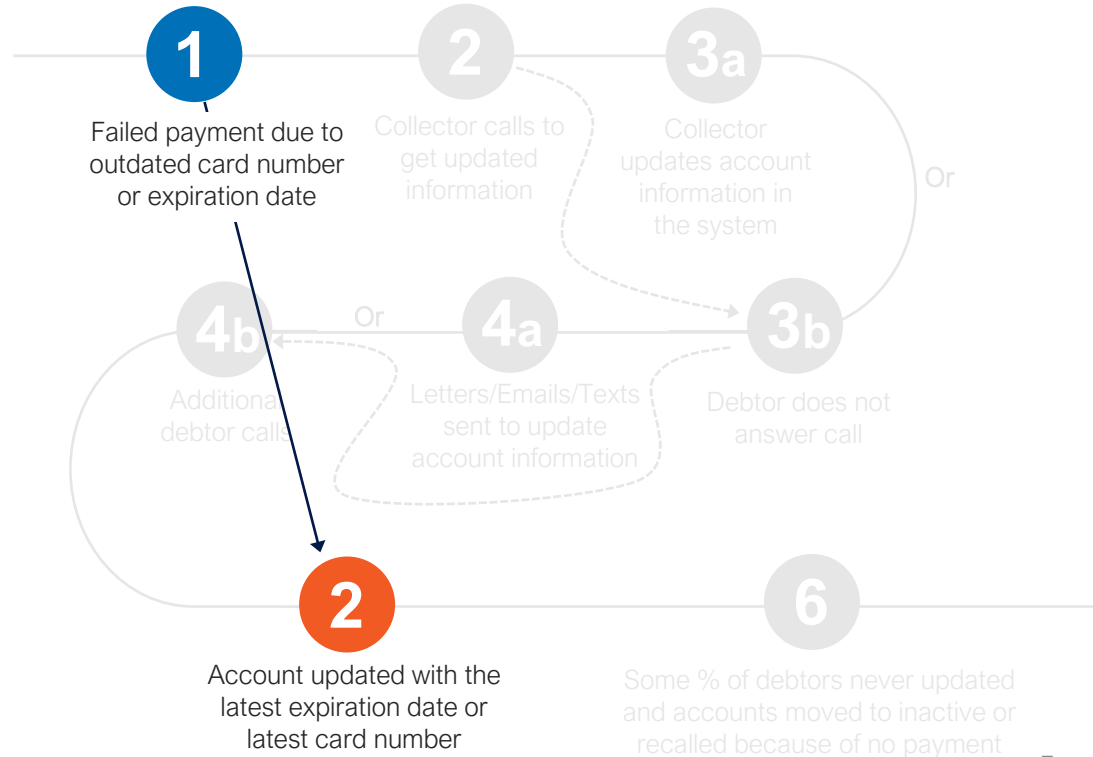
Is this really the best use of your employees' time? Stop the waste with Account Updater.



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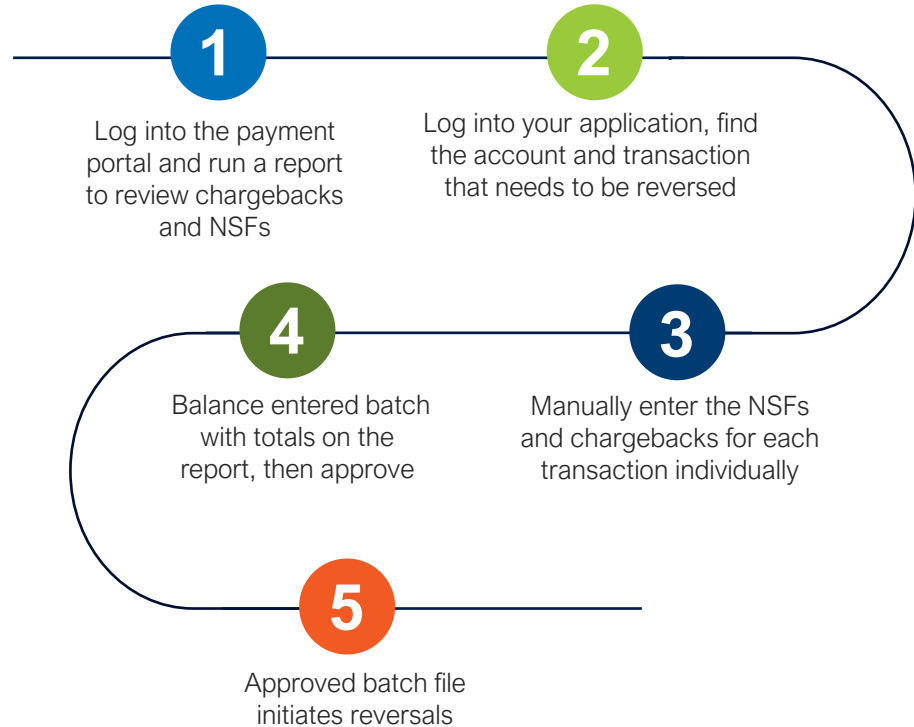
# Simplified payment reconciliation



# Make manual reversals obsolete

We know that it is time consuming to review and reconcile all transactions to determine what has been successfully deposited into the given trust accounts, if any payments need to be reversed due to insufficient funds or a charge back needs to occur.

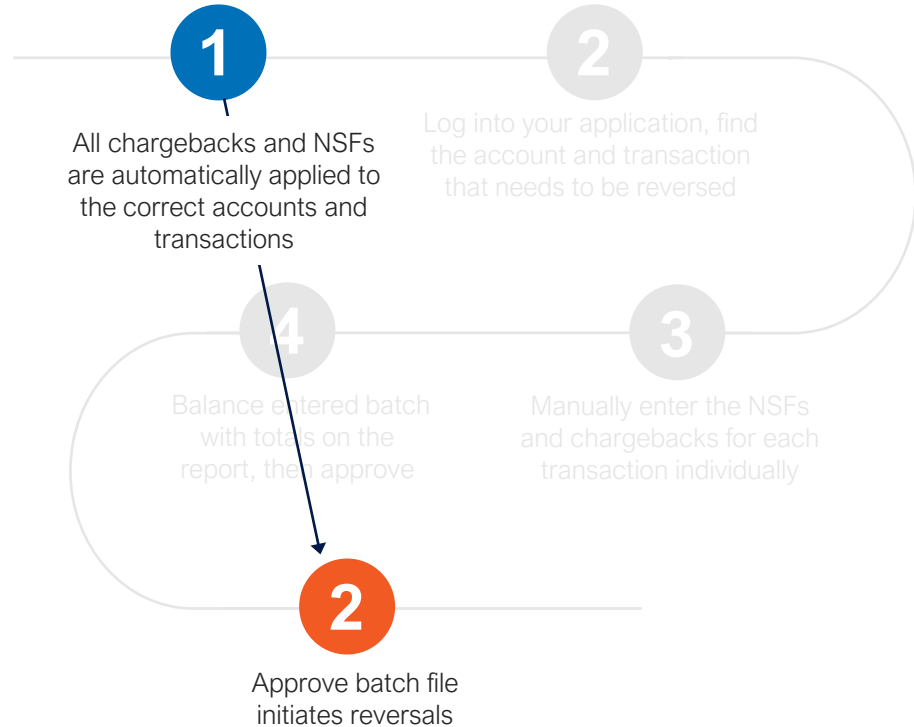
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# Calculating ROI

Daily hours required for reconciliation	10
Hourly rate of reconciliation employee	\$22
Average payment amount	\$200
Percentage of payments lost due to expiration date	3%
Total # of payment transactions per month	1000
Monthly hours dedicated to updating expired accounts	10
Agency take rate percentage	18%

	 Total hours needed per year	 # of payments lost per year	 Yearly revenue loss	 Total yearly costs
Current Processor	2720	360	\$12,960	\$59,840
Finvi Payments	1052	120	\$4,320	\$23,144
	<b>1668 Hours Saved</b>		<b>\$8,640 Recovered</b>	<b>\$36,696 Savings</b>

# Thank You

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