

Module	Function	Features
INTEGRATION	DATA EXCHANGE	Easily integrates with your ERP software, payment gateway and ODFI Upload payment origination file (.XLS, .XLSX, .CSV, .TXT, .ACH, .NACHA) or integrate via API
CORE FUNCTIONALITY	ACCOUNT MANAGEMENT	Call log tracking Note management Audit trail event logging Manage attachments Grouping by merchants/partner Grouping by sales rep by partner Manage merchant relationship
	TRANSACTIONAL ACTIVITIES	One time & recurring transactions Manage pending settlements Manage accounting reports Manage processing related return files and return file exceptions Manage processing related origination files Upload a processing related return file (.CSV, .RTN, .ACH, .TXT) Automatic creation of adjustment transactions to merchant/sales rep Manage accounting related administrative returns Automatic creation of settlements Manually return a transaction Manage pending adjustments
	REPORTING	Accounting Reports: Settlements, outstanding settlements, reversals, processing account reconciliation Processing Reports: Notifications of change, originations, returns, pre- origination build, manual returns Risk & Compliance Reports: Originator activity, admin returns, unauthorized returns, all returns Call Log History Report Search Options: Basic, global, and advanced/multi-criteria
	MANAGE PREFERENCES	By company, by user Bank accounts Return code reasons Draft return reason mapping Custom letter/email templates Bank holidays File delivery Processing configurations by ODFI User password policies Help section document templates User templates IP address locked-out list IP address whitelist Branding for all portals Custom report templates Custom lists
	RISK & COMPLIANCE	Submit and manage merchant enrollment, update and un-enrollment Merchant level transaction restriction, risk settings and limit monitoring Separate merchant settlement and debt account handling Override general processing settings on individual accounts
	USER EXPERIENCE	Password protected online merchant and partner portals provide access to individualized reporting and user management tools
PAYMENT ORIGINATION	PAYMENT MANAGEMENT	Manage payments flagged as needing review (ex. exceeds limit) Merchant transaction restriction, risk settings and limit monitoring Manage pending payment originations Payment related reports (sent, returned, cancelled) Manage custom lists
	PAYMENT OPTIONS	Same day ACH debits and credits
PAYMENT RECOVERY	DATA EXCHANGE	Import Recovery Item File (.x937, .x9, .937, .DAT, .JCL, .TXT, .CSV, .ACH, .RTN, .PDF)
	COMMISSIONS	Manage pending commissions Automatic creation of commission payments Create and manage custom commission plans
	REPORTING	Commission report End of Year 1099 Recovery reports
	RECOVERY MANAGEMENT	Recovery fee by state/sliding scale Representation schedules Recovery item exceptions Recovery letters, reports Create manual recovery item Apply contingency fee on aged recovery items Send recovery file to and manage relationships with secondary collection agencies Create custom lists Recovery item workflows Recovery item batches Transaction restrictions
	USER EXPERIENCE	Allow merchant intervention and decision regarding recovery items Desktop imaging utility for scanning recovery items