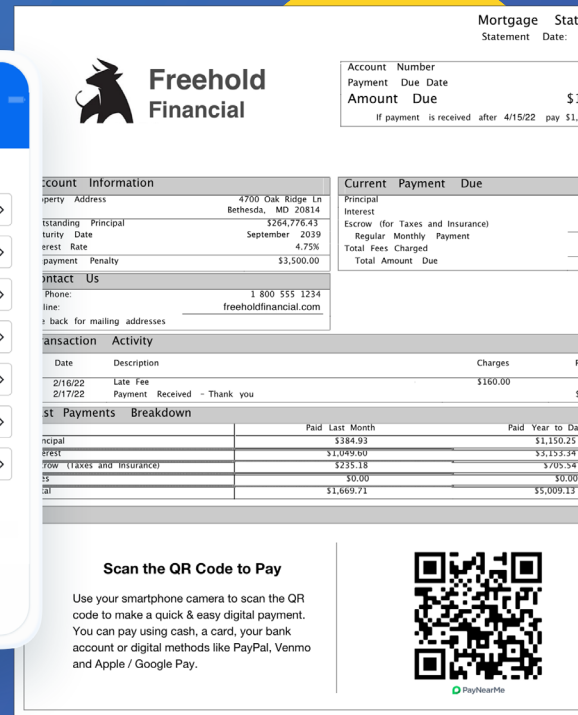
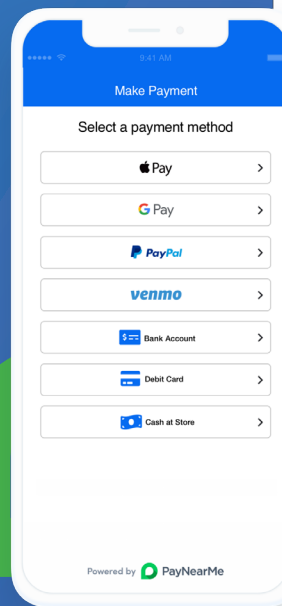


# PayNearMe for Mortgage Servicers



Encourage on-time payments, reduce inbound calls and reduce operating costs with the modern, reliable payments platform for the mortgage industry.

Built from the ground up to solve the challenges of modern-day payments, PayNearMe gives mortgage servicers the easiest, most reliable way to get paid – every time. With PayNearMe, give your borrowers payment choice with more ways to pay, including debit, ACH and cash at over 41,000 participating retail locations.

## PAYMENT CHANNELS

- Web (desktop and mobile)
- Merchant mobile app
- Text message
- IVR
- Call center
- Cash at 41k+ retail stores
- Digital wallet
- Email
- Autopay

## PAYMENT TYPES

- Debit card
- ACH
- Prepaid card
- Cash
- Apple Pay
- Google Pay
- PayPal
- Venmo



OFFER FLEXIBLE PAYMENT OPTIONS



REDUCE INBOUND CALLS



ENCOURAGE SELF-SERVICE

# Key Benefits

PayNearMe mortgage servicers get the latest payment technology and features, delivered weekly via zero downtime maintenance and releases.



## Make Payments and Disbursements Easy

- Facilitate flexible payments, with the ability to easily set up recurring payments and accept one-time payments
- Use a flexible fee structure to drive targeted consumer behavior
- Easily disburse escrow overages and payoff overages, providing consumers their funds in under 30 minutes
- Collect loss mitigation payments with ease



## Provide the Right Messages at the Right Time

- Schedule automated, configurable notifications via text, email or push notifications to send payment reminders and other key messages directly to customers
- Support one or multiple brands with white-labeling to drive seamless, consistent payment experiences no matter how or where customers choose to pay
- Offer the right payment options at the right time with configurable payment rules and custom fields



## Encourage Customers to Self-Serve

- Use PayNearMe Smart Link™ technology to send personalized payment links to customers via text, email, mobile wallet or QR Code
- Reduce PCI compliance scope and improve customer satisfaction through agent-initiated payments, without the need for customers to speak to an agent or relay payment information over the phone
- Reduce inbound service calls with self-service tools including IVR, push to text, autopay, payment reminders and more