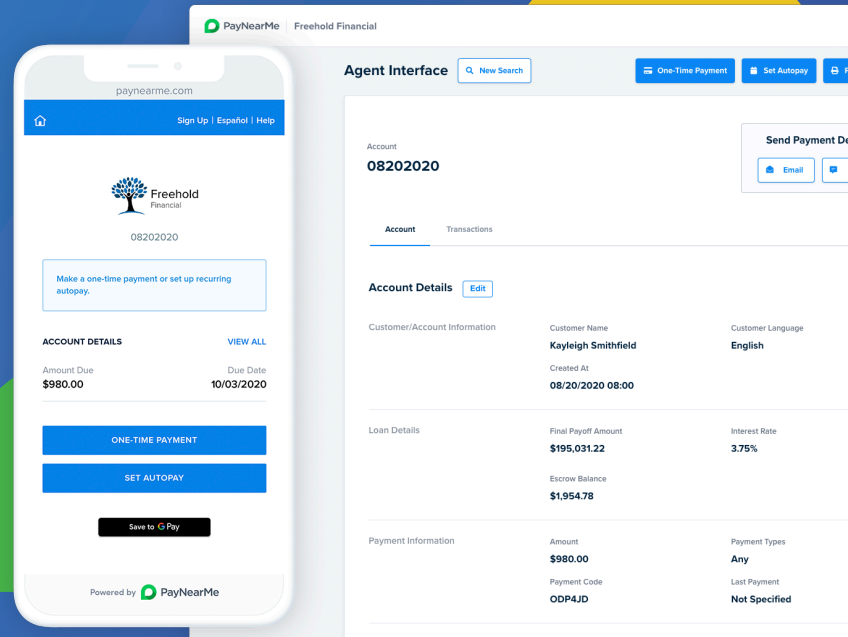


# PayNearMe for Consumer Lending



**Increase portfolio profitability, improve customer experience and lower operational costs with PayNearMe's all-in-one payments platform.**

Built from the ground up to solve the challenges of modern-day payments, PayNearMe gives consumer lending companies the easiest, most reliable way to get paid – every time. With PayNearMe, give your borrowers unrivaled payment choice with more ways to pay, including debit, ACH and mobile-first payment types. Customers can also pay with cash at thousands of participating retail locations, such as 7-Eleven and CVS.

## PAYMENT CHANNELS

- Web (mobile and desktop)
- Merchant mobile app
- Text message
- IVR
- Call center
- Cash

## PAYMENT TYPES

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



**LOWER OPERATIONAL  
COSTS**



**GROW PORTFOLIO  
PROFITABILITY**



**IMPROVE CUSTOMER  
EXPERIENCE**

# Key Benefits

Get the latest payment technology and features delivered weekly via zero-downtime releases.



## Grow Portfolio Profitability

- Get all the features you need to collect all payments in a single platform
- Take advantage of PayNearMe's wide range of supported payment types and channels to meet any customer preference
- Choose if, when and how you charge customer convenience fees, with the flexibility to change fees by channel or payment type



## Improve Customer Experience

- Provide an intuitive experience for users via PaynearMe's award-winning, user-friendly platform
- Communicate payment details, due dates and more (via text, email and push notifications) to help customers keep track of due dates and easily complete payments
- Provide customers one-click payment links, with no need to log in, download an app or remember an account number



## Lower Operational Costs

- Reduce amount and frequency of customer service calls by encouraging more customers to self-service
- Move cash collections off-premise to local, convenient retail locations to decrease security risks and offer more convenience to customers who want to pay with cash
- Easily disburse funds by debit or ACH, providing customers their funds in near real-time and remove the need to send physical checks

PayNearMe integrates with leading LMS systems, including Shaw Systems, Auto Master Systems, Nortridge and more.

*shaw systems*  
associates, llc

**N**ORTRIDGE  
SOFTWARE COMPANY



Ready to find out more? Request your personalized demo today.  
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