



LEND CONNECT 2020

SMALL DOLLAR, SHORT-TERM, CONSUMER LENDING CONFERENCE

WELCOME



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*National
Payment Corporation*

Game Changing
Payment
Technology



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SPEAKER



Greg Walan
National Payment
Corporation



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Ecosystem Solutions



- Card Account Validation
- ACH
- Debit Card Processing
- Instant Loan Funding
- Real-time Payments
- Bank Account Verification-
Payment Integrated Bank Transfers



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Payment Strategies

Treasury Solutions That Work For You

- Maximize Collection
- Manage Cost
- Increase Efficiency
- Increase Customer Loyalty
- Plan for Growth





Is ACH *still* the **best?**

—

While ACH may be the least expensive method of collecting a payment, the returns can become expensive and burdensome. There is more to intentional and purposeful payment strategy than ACH.



Make 2020 Your Year of Transformation

Visualizing Portfolio Goals

Profitability of Fund Movement Solutions





Impact of Treasury Utilization

Track Payments from borrower application through life of loan to borrower repayment in full

- Payment tools to Improve Collections and Reduce Losses
- Stay Competitive while increasing return borrowers with Instant Loan Funding





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Instant Loan Funding *Use-Cases*

Improve Lead Conversion

Increase Re-Borrowing by 30% or More!

Increase Consumer Loyalty

Competitive Market Advantages

Revenue Growth

Online Product Growth



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Instant Loan Funding *Features*

24/7/365 Loan Funding in Seconds
(98% Bank Coverage)

Multiple Use-Cases

Push-to-Card Technology

Top of Wallet Card

API Integration for Scalability

Intuitive Reporting Allows You to
Track ROI



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Instant Loan Funding *Today*

- ✓ Initially only State Licensed lenders
- ✓ Now available to **All Consumer Lenders**
- ✓ Offered on most/all loans



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Account Verification & Transfer Integration

SIMPLE



Transact from
a bank account
quicker than a
card payment

SECURE



Authorize
using online and
mobile bank login
technology

SAVINGS



Accept bank
payments and
avoid expensive
interchange fees



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Credentialed Bank Access at
the Time of Integration



Capture and Return Routing
and DDA Numbers.



Validate KYC, Identity and
Account Holder Data.



Confirm Balance Prior to
Each Payment Processed.

Account Verification & Integrated Transfers



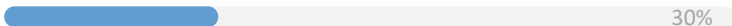


Summary & Take Away



Increase Re-Borrowing

and consumer loyalty by 30% or more!



98% Bank Coverage

More Options, More Security, More Approvals.



Fund Loans in Seconds

24/7/365 approvals & funding.



What Mix is Right for You?

Let NPC guide you through this process!

