

## Streamline the Payment Process with SWBC Payments

Integrated to the Collection and Recovery Modules

The SWBC Payments connector provides direct integration to SWBC's Electronic Cash Management (ECM) tool for highly secure and efficient electronic ACH and card transactions within Temenos LMS Collection.

### Key Features

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The key features of the SWBC Payments connector enhance payment processing in the Collection and Recovery modules.

#### Collect Payments by Phone

The SWBC Payments connector has the ability to collect single payments using checking accounts, savings accounts or debit/credit cards. Build the workflow to fit your institution's unique needs.

#### Fully Integrated with Workflow Activities

Once activated, ECM is an available step type that can be easily added to new or existing workflows. In addition, the SWBC Payments connector improves promise to pay efficiencies and effectiveness by providing the option to schedule transactions based on newly created promises to pay. The flexibility is yours to manage.

#### Automated Promise to Pay

The SWBC Payments connector has the ability to collect single payments using checking accounts, savings accounts.

#### Apply Payments to Multiple Accounts in One Transaction

Your staff has the ability to initiate payments for multiple accounts using one transaction. As an example, a borrower may pay their auto loan and their credit card without your staff having to key in two separate transactions.

#### Schedule Recurring Payments

Recurring ACH transactions may be scheduled using checking accounts or savings accounts. In addition, the SWBC Payments connector provides your staff the ability to print the NACHA required written authorization form.

#### Adjust Fees

Feel the power at your fingertips with the flexibility of defining and adjusting fees. With a few quick key strokes, you can adjust fees for a debtor.

### View Payment Statuses

The SWBC Payments connector conveniently notates the account with the transaction status. From Pending, to Funded or Failed, your staff can stay informed by using the Payment History screen.

### Easily Manage Processes for Failed Transactions

The SWBC Payments connector allows you to run automated workflows for any failed transactions to guide your staff through resolution, whether gathering a Promise to Pay or obtaining new payment information.

### Stored Payment Details

The SWBC Payments connector allows users to securely save a borrower's payment account details for future transactions.

### Reporting at Your Fingertips

Dashboards provide detailed reporting of transaction statuses. Quickly and easily monitor your staff's activity. Reports may be sorted by a specific user (or by all users), filtered by any given date range, and exported to Word or Excel.

### Safe and Secure

Feel safe making transactions over the Internet. The SWBC Payments connector uses advanced encryption technology to ensure safe and secure processing of payments.

## Additional Features of Payments

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Users benefit from the easy-to-use and powerful payment processing capabilities provided by the SWBC Payments connector.

### Optional Branded Website Available

Allow your debtors to make secure payments using a mobile-ready website for your financial institution.

## Interactive Voice Response (IVR)

IVR payment solutions can be integrated with your existing telephone technology with minimal IT involvement.

## In Person Cash Payments and Deposits

Borrowers can make cash payments or deposits in person nationwide at any of MoneyGram's agent locations.

## Benefits

### Reduce Collection Costs

The SWBC Payments connector gives you the ability to run secure transactions through the system rather than manually processing checks or going outside the platform to process payments.

### Improve Collection Time and Reduce Delinquency

Electronically process payments and collect funds while on the phone with the debtor.

### Reduce Errors

Reduce transaction errors through ABA verification and real-time card authorization.

## Increase Revenue

Your institution can increase revenue by collecting a convenience fee for payments.

## More Information

### System Requirements

Version 9.02 or higher must be installed in order to utilize the SWBC Loss Mitigation connector. Some new features may also require that the latest version of be installed.

### Provider Highlight



SWBC is a diversified financial services company providing a wide range of insurance, mortgage, and investment services to financial institutions, businesses, and families. To learn more about SWBC, visit their website at [www.swbc.com](http://www.swbc.com).



For more information about the SWBC Payments Connector, contact your Temenos Account Manager or email [AutoPilot@swbc.com](mailto:AutoPilot@swbc.com) to reach SWBC directly.