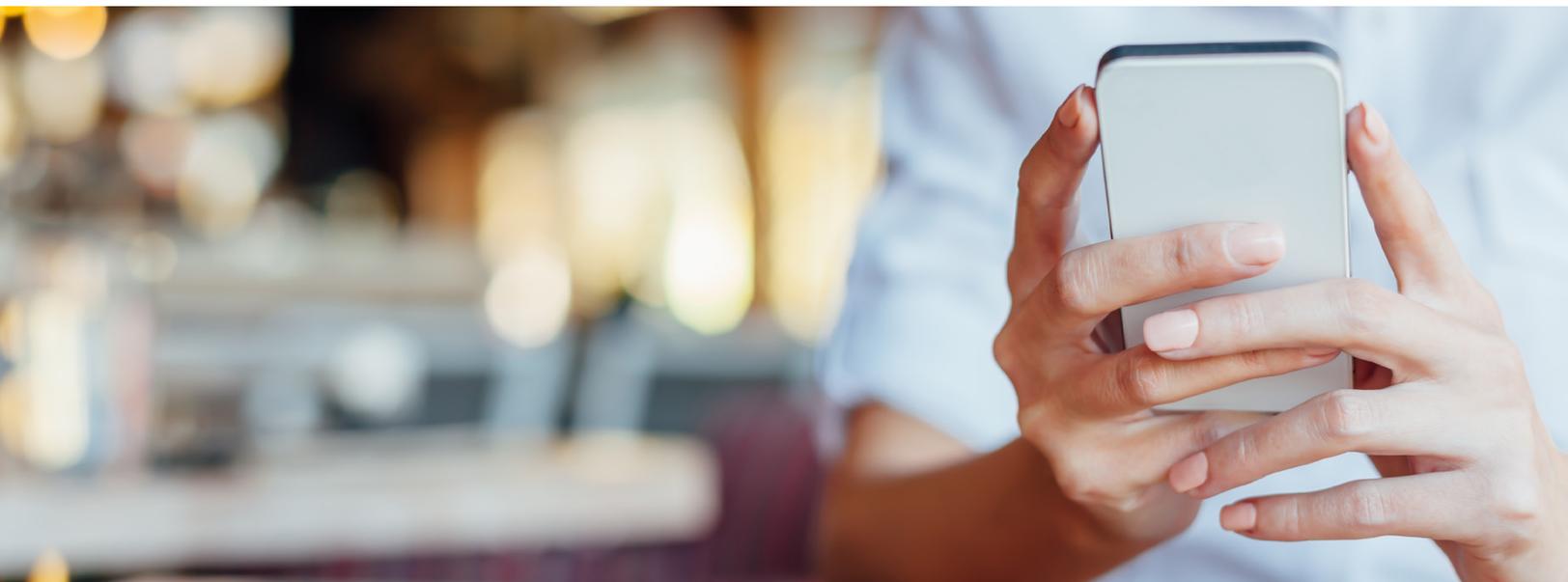


**DRIVE EFFICIENCIES.  
DRIVE CONVENIENCE.  
DRIVE SATISFACTION.**

**PROPAY**<sup>®</sup>  
A TSYS<sup>®</sup> Company



***For credit unions, LenderPay powered by ProPay drives value.***

## **THE CHALLENGE.**

**How do credit union customers pay their auto loans, mortgages and other loans?**

Many credit unions offer a variety of payment options, from writing checks to calling in payments. Unfortunately, this can put quite a drain on their human resources. Laramie Plains Community FCU, for instance, was processing approximately 500 loan transactions every month that required tellers to key in data. "Our peak branch days are also our peak loan payment days, so we were getting backlogged," reported LPC President Tyler Valentine. "Tellers can't answer the phones and deal with members in the lobby or the drive-through at the same time...we couldn't keep up."

To make better use of the tellers' time and to make payments easier for

members, Valentine began vetting bill pay solutions. He looked for an affordable and user-friendly platform with maximum protection from data breaches. He chose ProPay, a one-click payment technology powered by LenderPay.

## **THE SOLUTION.**

LenderPay is a real-time payment solution that enables users to make loan payments and fund accounts with Visa<sup>®</sup>, Mastercard<sup>®</sup> and Discover<sup>®</sup>, as well as e-check.

The cloud-based solution doesn't require users to download a mobile app or visit an online payment portal. Instead, credit union associates or members can send a text or email reminder to make a payment for any loans they have with the credit union.

"We always have had monthly goals, but now we can direct staff to focus on cross-sales that have always been important to us. This has resulted in an 80% increase in our goal attainment. We attribute this to tellers taking their focus off of processing loan payments."

**Tyler Valentine,**  
President of Laramie Plains FCU

The message is embedded with a payment link; the recipient simply clicks on the link to facilitate payment.

A member, for example, will receive a text message that his or her auto loan is due. By simply responding to the text with a dollar amount (i.e. Pay 350), funds are instantly directed to the CU's core system, which funnels the secured payment to the loan balance.

Recurring payments can also be scheduled, eliminating the need for consumers to telephone the credit union or reenter payment information manually. Time is saved for both the credit union and the member.

What's more, the credit union pays no transaction fees and the consumer pays no cash advance fees.

## THE RESULTS.

When the Laramie Plains Community FCU launched ProPay, 80% of enrolled members started using it.

Members like that they can make payments from their computer or smartphone at a time that is convenient for them. This is especially appealing to Millennial borrowers who are increasingly mobile and demand the use of technology to perform their financial transactions.

"Members want the convenience, and credit unions want the time saved. It's a win for both sides," notes Keane Kulak, Regional Director for Sharetec System.

Today, hundreds of credit unions enjoy the convenience and efficiencies offered by ProPay, and 90% of members using the service are enjoying the one-click "pay by text" feature on a regular basis.

Mountain America Credit Union, for instance, has provided the solution to its 500,000 members for the last three years.

LenderPay is secure, user-friendly and enables credit unions to compete with much larger financial institutions with minimal investment.

## LenderPay from ProPay is a win-win.

### For credit unions:

- Increased efficiencies
- Better customer service
- No transaction fees
- Minimal time or cost to get started

### For members:

- Make payments anytime/anywhere
- One-click payments
- Maximum data security
- Recurring payment option

Call for a demonstration and let us show you how valuable ProPay can be for your credit union.

**To learn more:**

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