

PCI compliance shouldn't hinder day-to-day operations

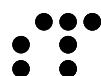
Bank cards are popular for a reason: Consumers and businesses alike prefer the ease, near-instant payment, and straightforward financing and repayment that comes with cards. But saving card data—whether for your own credit programs or as repayment tools—means dealing with the rules and requirements of the Payment Card Industry Data Security Standard (PCI DSS), introducing major inefficiencies into your operation.

Credit providers need PCI compliance, but that shouldn't mean suffocating your business with red tape.

LoanPro's integrated payments hub, Secure Payments, keeps all payment and card data secure, accessible, and (most importantly) independent from our loan management system (LMS). Rather than having your entire operation subject to PCI security rules, sensitive data is securely confined within Secure Payments. In LMS, agents can use those saved cards to process payments and funding, but won't ever see PCI-protected card data.

It's a straightforward solution that provides tangible benefits to 600+ credit providers:

- ✓ Worry-free PCI compliance
- ✓ Streamlined agent and back-office operations
- ✓ Enhanced borrower and cardholder experience

 **Secure Payments**

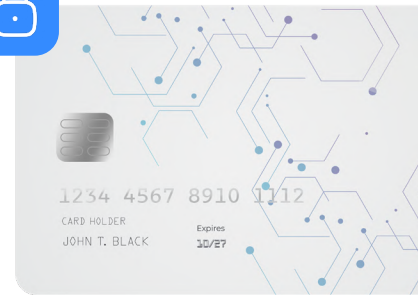
PCI-DSS without the stress

PCI compliance is vital for card security, but it comes with a long list of requirements that can slow down any software or operation that falls into PCI scope, like automatic logouts, frequent rotations for passwords and API tokens, and rigorous ongoing monitoring.

Running your entire credit operation out of a PCI-compliant tool would introduce massive inefficiencies, but staying out of scope would mean never saving card data, making AutoPays and credit cards impossible. And simply neglecting PCI compliance would raise red flags with borrowers, investors, and state regulators.

That's why LoanPro built Secure Payments. It keeps card data secure and cordoned off from most agents, while keeping those cards accessible as payment tools.

\$2.2 billion	Monthly payments processed
99.99%	Application and service uptime
2.4%	Of US adult population represented in LoanPro



Streamlined and compliant operations

Secure Payments handles all of your borrowers' card data, without exposing your day-to-day operations in LMS to sensitive card data or PCI requirements.

Here's how it works:

-  **Borrowers add cards.** A borrower submits their card details through a secure iframe, connecting seamlessly to your own website or app.
-  **Cards are saved and linked.** Card data is saved and tokenized in Secure Payments, then tokens are automatically linked in LMS for future use.
-  **Cards are used from LMS.** Agents can use tokenized cards to process payments and funding transactions, all without ever being exposed to sensitive card information.

And with both LMS and Secure Payments being built, updated, and maintained in tandem, connecting your environments is as simple as a few clicks. On the back-end, the systems use independent APIs, allowing you to integrate origination tools, analytics, and other components without subjecting them to PCI standards.

A better customer and cardholder experience

With card data seamlessly integrated into your LMS, borrowers get the benefits of real-time connections between their cards and credit products. Using multiple systems would create friction as borrowers log into separate windows to manage their cards or make payments.

But a connected system lets them use a single customer portal to add and manage payment profiles, log payments, set up AutoPays, and freeze cards—all with the peace of mind that their card data is stored safely.

