

## Property Management

Property Management is an increasingly competitive business arena. Customer service and customer care must be provided in the most cost effective and productive manner to remain in business. This labor-intensive process requires the commitment of business procedures and resources that ultimately control the success of your business. As electronic payment options become as essential as cell phones, today's tenants are demanding that you provide these technological conveniences and services. Their care and satisfaction press your business to find ways to be more accommodating while remaining efficient and profitable in a competitive world.

Cirfin™ helps property managers and tenants leverage modern electronic payment technologies, allowing for the simple automation of payments while providing greater care and convenience for everyone. Here are a few ways Cirfin™ can impact your business:

- ▶▶ **Maximize Collection Ability.** Cirfin™ provides every available electronic payment vehicle available today including credit cards, checks, automatic bank account withdrawals, online "click to pay" and Interactive Voice Response for payment by phone. Giving tenants a multitude of payment options will increase your ability to collect rents in full and on time.
- ▶▶ **Increase Cash Flow.** Cirfin™ automates the rent collection process by providing a safe and secure web environment that interfaces directly with banks and credit card processors. This means that tenant payments are converted to cash in your bank account within 24 hours.
- ▶▶ **Control Bad Debt.** Cirfin™ ability to compare scanned checks against a comprehensive online database dramatically reduces the occurrence of NSF checks. Further, in the event that a payment is returned for non-sufficient funds, you are notified immediately by email. Collections are automatically managed without you ever having to pick up the phone.
- ▶▶ **Automate Rent Payments in One Easy Step.** Cirfin™ provides a smart method of automatically receiving rents from a tenant's checking account or credit card. These recurring payments may be set up at the click of your mouse for any type of charge and at a variety of frequencies such as bi-weekly, monthly, semi-monthly, quarterly or annually.
- ▶▶ **Increase Administrative Productivity.** Easily exchange paper checks to electronic payments with Cirfin's™ check conversion feature. Scan one check or thousands and eliminate the need to make trips to the bank. Then, import all transaction data into your accounting system while the funds are automatically deposited into the associated bank account the next business day.
- ▶▶ **Two-Way Seamless Integration.** Cirfin™ is capable of fully importing and exporting charges and payments to and from the Web portal. Not only is our import function able to post your payments directly to the pertinent accounts in your financial software, it can transfer exported data from your software into the system where your residents make their payments.
- ▶▶ **Increase Productivity and Portability.** Cirfin™ creates electronic records of all transactions, including paper checks, at the point of transaction. All payments are now available to you for reporting, upload, and reconciliation.
- ▶▶ **Anywhere Access.** Cirfin™ provides a safe and secure Web interface that is available online to managers and tenants 24 hours a day, 7 days a week.

Cirfin™ is Here To Stay! Unlike many e-payment providers, you can count on Cirfin™ to be around for the long haul. Our experience and financial viability enables us to continually research and develop ever-better products, services and ongoing technical support.

COPYRIGHT CIRFIN™ PAYMENT OPERATING SYSTEMS, ALL RIGHTS RESERVED.