

Electronic Check Conversion

"Reducing Costs Through Innovative Technology"

Less Cost

- ◆ No Bank Deposit Fees
- ◆ No Bank Return Check Fees
- ◆ No Loss of Interest on Your Money
- ◆ No Bank Wire Transfers
 - Deposits into Single or Multiple Accounts
- ◆ Funds Available to Merchant in 2 Banking Days
 - Improved Cash Flow

Less Risk

- ◆ Reduce "Bad Check" Write-Offs
- ◆ Check Verification through National Positive and Negative Database
- ◆ Allows for Out-of-State Check Acceptance
- ◆ ID-Based Check Fraud Protection Available

Less Time

- ◆ Eliminates Check Deposit Preparation Time
- ◆ No Time Spent on Collections & Re-Presenting Checks
- ◆ Detailed Reporting for Easier Daily & Monthly Reconciliation
- ◆ Detailed Report for Daily Terminal Batches if needed for Reconciliation