

### Streamline Check Handling, Reduce Risk and Enjoy Lower Transaction Costs than Credit Cards

With the suite of paper check and electronic check services available from MERCHANTAMERICA, you can easily accept your customers' preferred method of payment – checks – in the most efficient way for your business. MERCHANTAMERICA's services help merchants of every type, from retail to mail order and Internet.



*Benefits include:*

- Reduced check handling costs
- Expedited cash flow
- Reduced trips to the bank
- Improved returned check collection rates to reduce losses
- Reduced bank deposit fees

MERCHANTAMERICA gives merchants the ability to process paper checks more efficiently and with less risk, or to process check payments electronically through the Automated Clearing House (ACH) (see reverse).

#### Paper Check Services

- Guarantee checks with our Check Guarantee Service:
  - Costs less than credit card processing – without the chargeback risk!
  - Protect yourself from virtually any bounced check.
  - Bi-weekly reimbursements - no waiting for checks to be collected.
- Avoid bad checks before you accept them with our Check Verification Service:
  - Takes just seconds to verify a check electronically.
  - National Check Network® (NCN®) database contains over 138 million check writers . . . from 55% to 85% of all bank accounts nationwide.
  - Negative database contains over 22 million "problem" checking accounts.
- Protect yourself from returned checks with our Electronic Re-presentation Service.
  - Electronic, automated service recovers returned checks through the ACH.
  - Your items have priority at the bank over paper checks being re-presented.
  - Items are re-presented twice at no additional charge.
- Traditional Check Collection Services by polite, professional collectors. You benefit from:
  - "Hands off" collections...spend more time building your business.
  - Recover more of your checks than competing services.



Check RePresentation

Guarantee

Protection

Enhanced Fraud

CHECK SERVICES

Payroll Checks

Checks

CHECK RECOVERY

Check Verification

# Check Services VERIFICATION on-line reporting

## Electronic Check Services: Your Competitive Edge

With electronic funds transfers, your customers pay you by check electronically – for their convenience and for yours. As a leader in ACH payment technology, we offer you electronic check solutions for retail, Internet, mail order or service businesses.

Automate payment processing with Electronic Check Services (electronic funds transfers).

- Enjoy the convenience and speed associated with electronic payments without the costs of credit cards.
- Secure processing from your Web site shopping cart. Gain incremental sales with customers who prefer to pay by check.
- Accept check payments by telephone or mail and process through our Internet virtual terminal. Fast and secure with pre-authorization of check payments to avoid unnecessary risk.
- For pre-authorized payments from your customers, we offer Internet-based batch processing as well as recurring payments through our on-line Recurring Payments Manager (RPM). RPM secures all sensitive payment details on our firewall-protected servers.

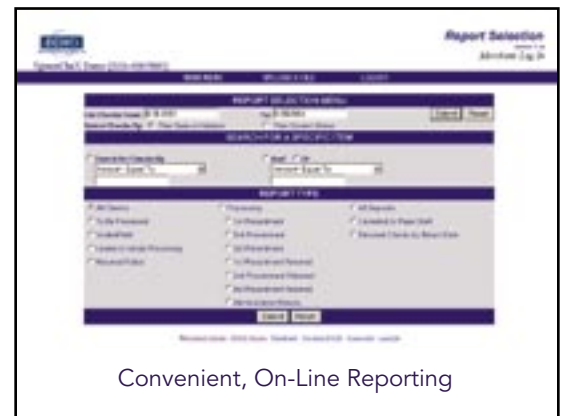
Expedite retail check handling and cash flow with our POS Conversion Service or Visa POS Check Service:

- Funds settled through the ACH for fast, 48 hour deposit to your account.
- Paper check processing is eliminated.
- No bank deposit fees!
- With the Visa POS Check Service, you authorize checks in real-time against your customers' bank accounts.
- Automatic re-resentation of returns. No bank return charges!
- Save time...at the point-of-sale and in your back office.
- Guarantee option available to ensure payment of virtually every check.
- Works through leading point-of-sale terminals and check MICR readers or imagers.

### The Case For Electronic Check Services

MERCHANTAMERICA's check processing solutions help you reduce the costs of accepting checks. For example:

- Avoid bank deposit fees, return fees, re-clearing fees, etc. that all add up to a hard-dollar drag on your bottom line.
- Reduce uncollectible checks. On average about 0.6% of all checks are uncollectible, so reducing this number reduces the number of total losses.
- Eliminating paper checks from your POS and back office improves customer service and improves accounting.



The full suite of check services available from MERCHANTAMERICA allows you to avoid the risks and expenses of accepting checks, all for less than the cost of processing credit cards.

**Call Your Representative To Get Started today!**