

BATCH ACH PROCESSING

The Most Efficient Means of Processing Automated Clearing House Transactions



Our processor handles millions of dollars in Electronic Funds Transfers (EFT) every week. You can enjoy efficiency and security by using the easy, Web-based upload process to process batches of your ACH transactions.

Enjoy Security With Enhanced Authorization Processes

Depending upon your needs, all of our batch ACH services can include one or more levels of authorization before transaction processing:

- National Check Network®(NCN®), our proprietary check account database, includes 132 million accounts, cross-referenced to IDs, and other features.
- Third-party databases are available to enhance the assurance of payment, including SCAN®, DecisionChek®, and more.

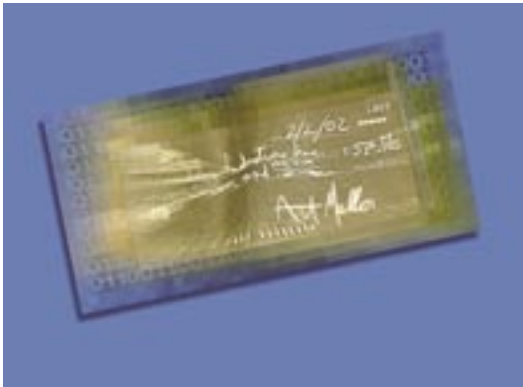
Submit virtually any type of ACH transaction you use.

Business Model	NACHA Type	Service Overview
Point-of-Sale "Brick and Mortar" Businesses	POP	Point-of-sale check conversion to eliminate paper checks from your operation. This can include conversion with the Visa POS Check service which offers real-time account authorization
Mail Order Phone Order Utilities Monthly Service Businesses	ARC	Accounts receivable check truncation for businesses that receive checks in the mail.
	TEL	Process telephone-authorized transactions in the most efficient process available.
	PPD, CCD	Pre-authorized transactions for consumers or businesses.
Internet Businesses	WEB	Go with a pioneer in Internet payments – one of the first to offer both credit card processing and ACH processing via their proprietary payment gateway.

Checks
CHECK RECOVERY
Check Verification
Guarantee
Enhanced Fraud Protection
Payroll Checks
Check RePresentation
ELECTRONIC CHECK SERVICES

Electronic Check Services

on-line reporting



With Our Batch ACH/EFT Services, You're in Control

With our batch ACH services, you benefit from 48-72 hour funds availability . . . without waiting for checks to arrive by mail, clear through your bank, etc. And because it's handled electronically, you reduce paper handling, improve your accounting controls, and expedite payments across the board.

- Just pennies per transaction.
- Check image storage on-line available for point-of-sale conversion and accounts receivable check truncation.
- Drafts generated when a financial institution does not participate in the ACH.
- Bank routing information validated before presenting to the ACH system, avoiding extra processing costs and ensuring timely processing.
- Option of automatic re-initiation for NSF or UCF items. System allows for re-initiation once, twice, or not at all.
- Re-initiations can be timed to paydays, increasing collection success.
- Administrative returns (for invalid data entries or banks not in the ACH) are automatically researched.
- Traditional collections service available.

Returns Reduced To a Minimum

To increase cash flow and assure payment, re-presentments of returned items are processed automatically. When the prescribed number of re-presentments is completed, we offer traditional collection services. Also, for most services, when the ACH process fails, paper drafts are generated to increase success.

Full-Featured Internet Reporting

Real-time reporting is available on-line, letting you easily reconcile your bank deposits, track collections of NSF items or administrative returns, etc. View data by date, by type ACH payment or return cycle, to identify and manage exceptions.

Call your representative for more information today!