

CHECKS BY PHONE & FAX

Accept Checks....

1/2 The Cost of Credit Cards!



Telephone Checks

- New Automated On-line Payment System
- One time sign-up; intelligent engine
- Unique file identifier; file code for each debtor
- Process transactions for multiple companies
- Secure encryption technology



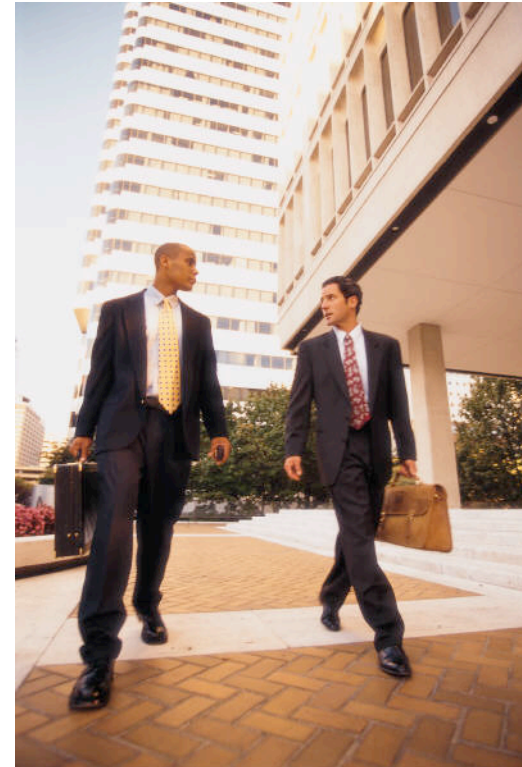
Network Infrastructure

- SSL Secure Encryption
- Virus Protection
- Pentium, State of the Art, Technology
- Secure Data Storage
- Firewalls
- User Friendly Interface



Business Challenges

- Increase Efficiency
- Increase Profitability
- Reduce Banking Fees
- Improve Accounts Receivables
- Improve Collection
- Automate Accounting Processes



Benefits

- Minimal training required.
- No expensive equipment necessary.
- Maintain existing bank relationship.
- Low transaction fees.
- Low NSF fees.
- No deposit slips to fill out.
- No lost or stolen check to worry about.
- No bank runs to make.
- Clear returned checks faster.
- Gain better control of your money.
- Customer friendly



Features

- More control of your finances. Receive your payments on time, all the time.
- View transaction status on-line, no more bank statements or paper checks in the mail.
- Transactions easily re-submitted for payment.
- Guaranteed results. No risks involved
- Concise reporting on-line in real time
- Add, Edit or Delete payment information on-line



CHECKS BY PHONE

How Do They Work?



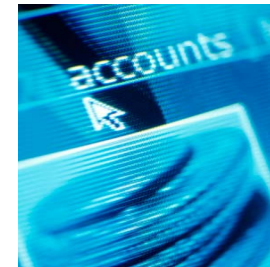
Telephone Checks - Step By Step

1. Payment information is faxed or taken over the phone.
2. Information is entered into the Telephone Check System.
3. Data is transmitted to ACHQ Network for processing.



Telephone Checks - Step By Step Cont.

4. Funds are debited from the check writer's account.
5. Funds are transmitted into the merchant's account.
6. Returned transaction information is available in three (3) days.
7. Payment information, including NSF items are reported via our secure website.



Overview

- Improved receivables by as much as 37%
- Access your files anytime, anywhere
- Increased organization and control, less paper record keeping
- Offers convenience and security with 128 bit encryption technology, unique user ID and password
- No additional equipment to purchase
- No expensive software for you to buy
- No special training for your merchant



Commitment

“ We are committed to provide an ACH payment system that recovers our clients money in the most Efficient, Secure, Environmentally conscious way possible. ”



Thank You

