

Check Authorization

Check authorization is a simple process at the point of sale. Your sales associate enters the customer's driver's license information into the point-of-sale credit card terminal and / or slides the check through a check reader to capture the bank account data. In less than one second, Secure Payment Systems authorizes the check from its database of millions of records, accessing both local and national negative files of unpaid checks. With the guarantee service the authorized checks that bounce are reimbursed to you in full after we receive them. Even though the verification service does not offer the risk-free assurance and reimbursement of guarantee, it still accesses the databases to give you another alternative.



Electronic Check Conversion

Imagine a check transaction that feels like a credit card transaction! After scanning your customer's check, an image of the check is instantly stored in the check reader / imager! A receipt is printed from the terminal which the customer signs allowing for electronic funds transfer! You hand the check back to your customer and the funds are credited to your account within 48 hours thereby eliminating a trip to the bank and having to worry about losing your check deposits. It will also get rid of costly deposit item charges, bad check fees, banking time & effort, deposit ticket costs, & cash flow delays.



Gift and Reward Cards

Let us show you how easy it is to have your own gift card program and begin selling in as little as 72 hours! Start making money today with our turn-key gift card program. We give you everything you need to get started! Design your very own custom card or select a semi-custom design personalized with your company name.



Pre-paid ATM Payroll / Debit Card

Our enCASH Access Card provides pin-based ATM / POS debit cards for employees and the unbanked consuming public to electronically access funds globally or across the street. All the benefits of an ATM card without the restrictions of a bank account. The security and convenience are unsurpassed.



A NEW DIRECTION IN PAYMENT SERVICES



CHECK AUTHORIZATION
ELECTRONIC CHECK CONVERSION
GIFT AND REWARD CARDS
PRE-PAID ATM PAYROLL / DEBIT CARD
CHECK 21 SOLUTION
ONE-TIME & RECURRING ELECTRONIC DEBITS & CREDITS

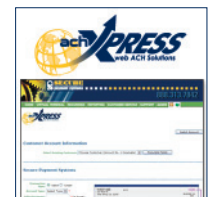
Check 21 Solution

expresscheck21SM is our latest hybrid "patent pending" web-based **ARC** / Check 21 solution that allows you to accept your customer's paper check payments, either at your business location or via the U.S. mail. You can then electronically process and deposit checks without having to go to your bank. Scan, process and deposit all types of paper checks at your business location using a check scanner. Captured images and data are then transmitted for clearing and the funds are electronically deposited into your bank account within 48 hours!



One-Time and Recurring Electronic Debits and Credits

achXPRESSSM is our new & improved web-based **ACH** processing tool designed for small and medium-sized businesses. You can now facilitate one-time or recurring payments from a consumer's checking or savings account to the business' bank account and vice versa, with the introduction of our new "electronic credit" feature.



ATM - Automated Teller Machine
POS - Point Of Sale
ARC - Accounts Receivable Conversion
ACH - Automated Clearing House

Secure Payment Systems

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