



One-time & Recurring Electronic Debits & Credits

What is achXPRESS?

Formerly known as spsNET, achXPRESS is Secure Payment Systems' new & improved web-based payment processing solution to manage cash flow, collections and payments in a faster, easier, more reliable and cost efficient manner. achXPRESS allows small & mid-sized businesses to operate more securely & efficiently by optimizing the collection of single and recurring payments electronically from their customers. achXPRESS also provides a state-of-the-art electronic payment recovery solution (check re-presentation) for returned checks due to non-sufficient funds (NSF).



Advantages & Benefits

- Improves Cash Flow & Reduces Risk
- 48 to 72 Hours Settlement
- Safe, Convenient, & Accessible from Anywhere
- Automates Future Payments & Re-Submission Process
- No More Invoicing or Bank Trips
- Eliminates Check Handling & Returned Item Fees
- Increases Customer Retention
- Saves Precious Time
- Secure, Web-Based & Accessible 24/7/365
- On Time Payment – No Physical Check Required
- Ability to Upload Existing Transactions File
- No Terminal/Software Purchase Required
- Reduces Labor Costs & Human Error
- Eliminates Lost, Stolen or Forged Documents
- Free Detailed Online Reporting
- 30 Day Money Back Guarantee*!

Program Features

- Fast, Easy, & Secure Web-Based Platform
- 24/7 Online Access & Transaction Management
- Processes Debit and Credit Transactions
- Handles One-Time or Recurring Payments
- Electronic Check Re-Presentation (RCK) & Tracking
- Merchant Controlled Frequency & Timing of Payments
- Over 10 Payment Scheduling Options
(Weekly, Bi-weekly, Monthly, etc.)
- Four Highly Customizable & Exportable Online Reports
- Unmatched Technical Training & Round-the-Clock Support
- No Hardware/Software Requirements
- Supports Multiple Business Locations
- Tiered Level Access for Multiple Users

Why achXPRESS?

Accessibility: 24/7 Online Access to Check Status & Monitor Funds

Security: Secure Web Platform Built for Small to Mid-Sized Businesses

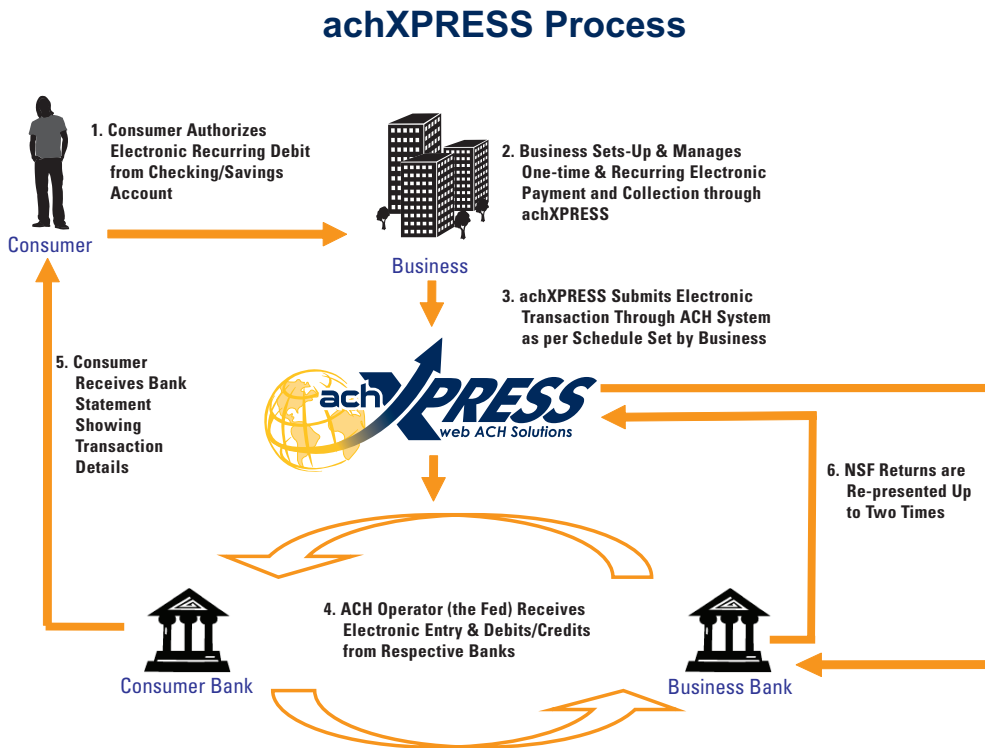
Functionality: 48 to 72 Hours Funds Settlement, Single or Recurring Debits & Credits, RCK, & Detailed Reporting

Support: User Friendly & Unmatched Technical Support

Practicality: No Need to Change Banks or Purchase Hardware

Price & Guarantee: Competitively Priced with 30 Day Money Back Guarantee*!

achXPRESS Process



achXPRESS vs. The Competition

Service	achXPRESS	Competition
One-time & Recurring Debits	Yes	Yes
One-time & Recurring Credits	Yes	No
RCK Integration	Yes	Yes
Small-Medium Business Expertise	Yes	No
30 Day Money Back Guarantee*	Yes	No

*Money Back Guarantee for 30 Days or 1st Billing Invoice, Which Ever Comes First

For achXPRESS and other products, please contact:

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