



aCHXPRESS

WEB ACH SOLUTIONS



Quick facts:

- Full-Service Third-Party Payment Processor
- Founded in 1996
- Privately held
- Over 10,000 merchant relationships across North American
- Fully audited and SOC 1 & 2 certified



Origination of one-time and recurring ACH debits and credits via web or API



Deferred payment programs allowing consumers to extend purchases up to 18 months



Third party database verification access for POS and bill payment processing



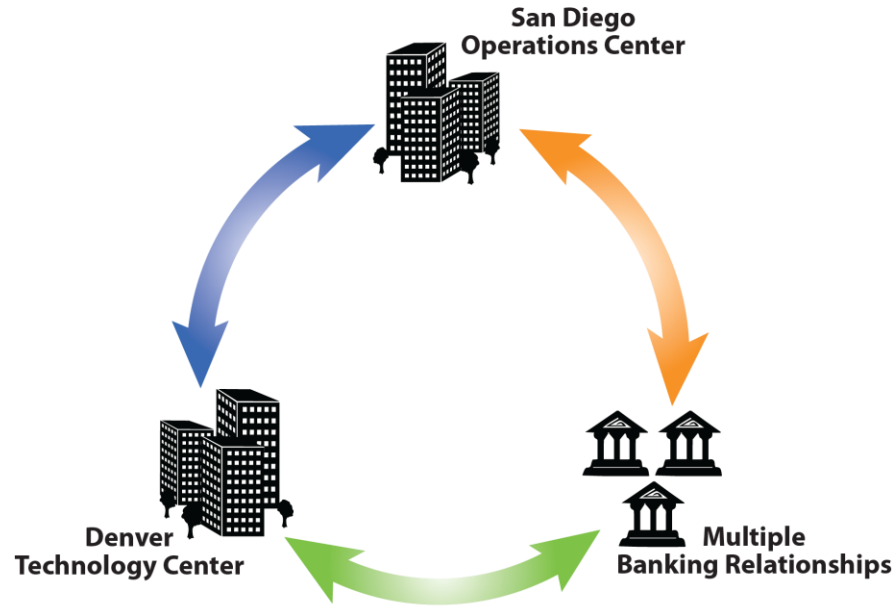
Electronic check conversion at the POS



Electronic remote check imaging & deposit

Our solutions are accepted across multiple verticals including retail, CNP, government, bill pay, healthcare, payday, and tribal.

Total \$ Settled	Total Transactions	Avg. Ticket
\$ 13.9 Billion	11.2 million	\$1241



Redundant Real Time Processing Centers with Disaster Recovery

Automated Clearing House (ACH): Nationwide electronic funds transfer (EFT) system that facilitates inter-bank clearing of debit and credit transactions

- Closed, private network not accessible to general public
- Extremely safe and in existence for over 30 years
- Network of over 11,000 financial institutions

National Automated Clearing House Association (NACHA): U.S. non-profit banking trade association that disseminates the rules & operating guidelines for ACH payments

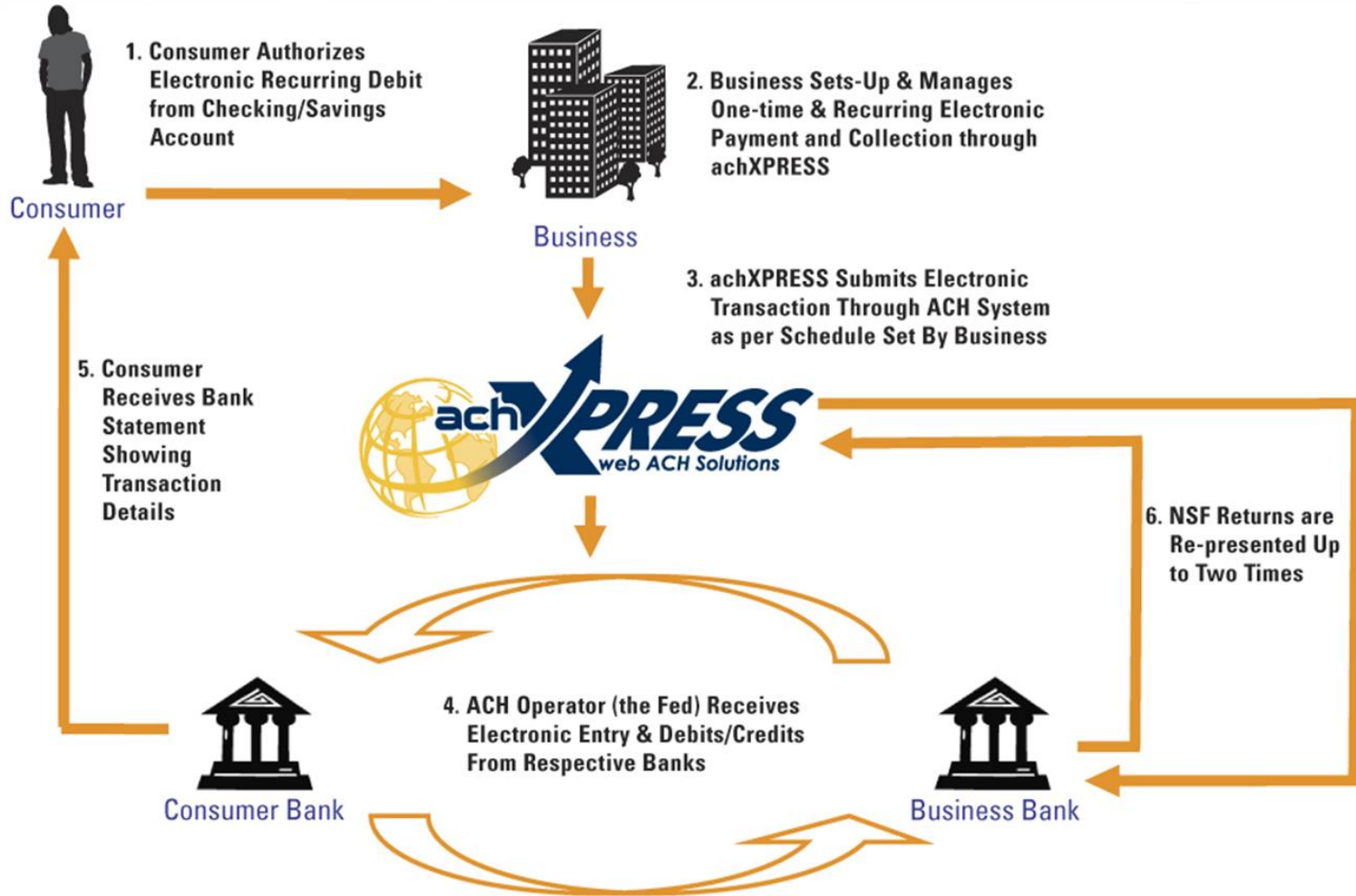


- achXPRESS is Secure Payment Systems' web-based ACH solution to manage cash flow and collections and payments in a faster, easier, more reliable & cost efficient manner
- Allows small & mid-sized businesses to operate more securely & efficiently by optimizing the collection of single and recurring payments electronically from their customers
- Provides a state-of-the-art electronic payment recovery solution (Check Re-Presentation) for returned checks due to Non-Sufficient Funds (NSF)



- 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
- No Hardware/Software Requirements
- Tracks Customer Issues & Supports Multiple Locations
- Tiered Level Access for Multiple Users

- Convenient, Timely, and & Accessible from Anywhere
- Automates Future Payments & Re-Submission Process
- No More Invoicing or Bank Trips
- Eliminates Check Handling & Returned Item Fees
- Increases Customer Retention
- 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
- Improves Cash Flow & Reduces Risk
- 48 to 72 Hours Funds Settlement





...are all businesses that bill on a periodic basis, including:

- **Property & Lease Management Companies**
- **Self Storage Companies**
- **Health/Fitness Clubs**
- **Mortgage & Auto Finance Companies**
- **Insurance & Collection Companies**

EXAMPLE: A property manager can schedule monthly electronic recurring debit and credit transactions using achXPRESS. The renter's bank account is debited and the property owner's account is credited automatically each month. Since no physical check is required, the renter can be out of town and the property manager is still able to collect the rent on time!



- **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



- Complete the achXPRESS Merchant Agreement
- Complete the Merchant Questionnaire
- Provide All Required Documents Identified on the Merchant Checklist
- Submit Package to SPS via the Secure Web Link

ANY QUESTIONS ?

Tom Cwik	tcwik@securepaymentsystems.com	813.461.4150
Michael Pruitt	mpruitt@securepaymentsystems.com	888.313.7841