

## ACH Solution For Lenders

### ACH Processing for Online and Storefront Payday Advance, Title Lending & Micro Lending Businesses

As a wholly owned subsidiary of Secure Payment Systems, Inc., Advantage Payment Systems (“APS”) aka “ADVANTAGE ACH,” has a twenty-five-year legacy as a full service third party ACH payment processor focused on the consumer lending industry. With software integrations to over 20 different lender management software (“LMS”) platforms and numerous custom lender integrations for real-time and batch file processing. Advantage ACH prides itself on being a national leader in the field, processing millions of transactions and providing leading edge ACH and data verification services to licensed storefront and online lenders nationwide.

#### KEY FEATURES:



- Traditional “Next Day” and “Same Day” ACH processing
- Easy custom SFTP or API integration
- 20+ existing LMS integrations
- Online or Storefront
- Late night cut-offs
- Online reporting
- Multiple and redundant ODFI relationships
- Pre-Note processing
- Weekend processing
- Full-Service in-house AAP certified compliance staff

**Advantage Risk Management – “VeriTrac”.** APS also provides Lenders access to VeriTrac, our comprehensive set of risk management databases and tools designed to reduce the loan risk associated with the decision of offering ACH payment terms when initiating a consumer loan. VeriTrac’s unique feature includes the ability to use a “risk scoring waterfall” to combine or exclude each of these databases allowing each Lender to select the most cost-effective database(s) to reduce loan risk and match their unique environments.

**Nacha Compliant.** APS adheres to the Rules and Guidelines established by the National Automated Clearing House Association (“NACHA”). To ensure compliance, APS employs staff with the professional designation of Accredited ACH Professional demonstrating our commitment to understanding and excelling in electronic ACH payment processing.

For more information, please contact us at **888-718-6767** or email us at **[sales@advantageach.com](mailto:sales@advantageach.com)** to learn more!

# How Do You Get Paid?

- ACH Origination
- Bank Account Verification
- Credit & Debit Card
- Gift & Loyalty Card
- Consumer Financing
- On-Line Bill Payment
- Check21 Image Processing
- Check Authorization

**WHO ARE WE?** Founded in 1996 and headquartered in Las Vegas, Nevada Secure Payment Systems provides fully redundant payment processing solutions to over 10,000 retail, lending, wholesale, e-commerce, and corporate endpoints across North America.

**WHAT DO WE DO?** Processing over \$18 billion in payments in 2019, SPS facilitates the transfer of value by providing businesses with a full range of transaction and settlement processing, risk management, and reporting tools so they may quickly and confidently accept payments, pay vendors, or transfer funds at the point of sale or on the WEB.

These solutions include:

- Automated origination of one-time & recurring ACH debits and credits
- EZPAY Advantage® consumer financing
- Credit and debit card merchant payment services
- Bank account verification databases for retail and bill payment processing
- Gift & loyalty card issuance and processing
- Bill payment processing
- Underwriting and guaranteeing eCheck transaction risk
- Electronic remote check imaging & deposit

**HOW DO WE MEET YOUR NEEDS?** SPS operates fully secure and redundant data centers, meets or exceeds PCI compliance standards where applicable, and undergoes rigorous annual SOC I and II audit reviews for transaction processing, privacy safeguards, and data security.