



# ACH Origination

## One-Time & Recurring Electronic Debits & Credits

achXPRESS is Secure Payment Systems (“SPS”) web-hosted ACH payment processing solution to manage cash flow, collections and payments in a faster, easier, more reliable and cost efficient manner. Designed for small and medium size business, achXPRESS allows businesses to operate more securely & efficiently by optimizing the collection of single and scheduled payments electronically from their customers. Four highly customizable and exportable on-line reports are provided as a key feature of the systems.

achXPRESS also provides an electronic payment recovery solution using “ACH re-presentation” for returned items due to non-sufficient funds. If the item is eligible, SPS automatically re-submits the item for clearing.

Recurring Payment Screen

### KEY FEATURES:

- 48 to 72 Hours Settlement Improves Cash Flow and Reduces Risk
- Safe, Convenient, and Accessible from Any Web Enabled device
- Automates Future Payments and Re-Presentation Processing
- Eliminates Physical Bank Deposits
- Eliminates Physical Check Handling & Returned Item Fees
- No Terminal or Software Purchase Required
- Reduces Labor Costs & Human Error
- Eliminates Lost, Stolen or Forged Documents

achXPRESS is a perfect solution for any business that bills on one-time or a periodic basis. These would include property management, self-storage, health and fitness clubs, insurance, and collection companies. Let us show you how your company can benefit from achXPRESS!

# 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