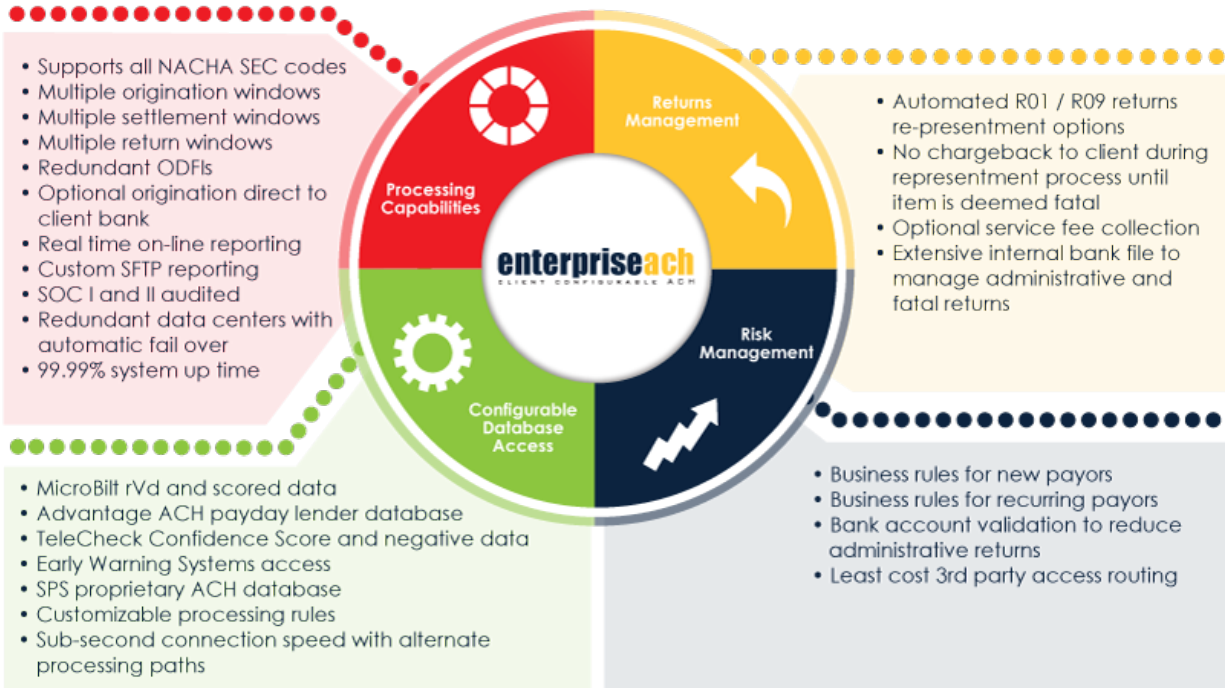


ACH ORIGINATION

Integrated ACH Processing For Large Entities

Operating dual data centers for fault tolerant processing, Secure Payment Systems (“SPS”) integrates its proprietary and redundant Secure Risk Management System into our robust ACH platform. The system delivers highly customizable and failsafe processing that includes such features as multiple ODFI relationships, account validation, “waterfall” access to multiple internal and third party positive and negative file databases indexed by bank account and / or driver’s license ID. Enhanced functionality includes automated returns re-resentation options, weekend processing, plus configurable business rules for new and recurring payments. The entirety of the solution is supported by a secure on-line reporting module updated in real-time with client options for customizable SFTP data export.

KEY FEATURES INCLUDE



These solutions are used by large on-line billers in the telecom, cable, satellite and internet industries. Additionally, over 250 US based lenders rely on SPS for account validation and ACH processing while the public sector processes over \$8.9 billion annually in on-line based payments from 34 state governments and agencies.

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.