

Check 21 Image Processing

Back Office Electronic Check Imaging and Conversion

expresscheck21 from Secure Payment Systems (“SPS”) is a secure web-hosted Check21 and accounts receivable conversion platform that processes and deposits all types of paper items into electronic transactions or substitute checks, better known as *Image Replacement Documents* all through a single point of entry system.

expresscheck21 is designed for retailers and businesses to accept both personal and business checks to be processed in the back-office without the need for any POS check scanning equipment.

KEY FEATURES:



- 24/7 access to be able to retrieve your check images and payment status
- Highly scalable to support any payment volume - from small single users to large payment processing environments
- All data transmission is performed via a secure web-based system
- Check items are sent directly to the Federal Reserve accelerating check clearing
- Imaging automatically captures the written dollar amount on the check reducing entry time and errors

With expresscheck21 you can easily accept checks from your customers, either at your business location or via the U.S. mail simplifying check handling and processing. Items are electronically processed and deposited without having to go to your bank, saving time and lowering business costs. Scan, process, and deposit all types of paper items at your business location by simply utilizing a check scanner and your personal computer. Captured image and data are transmitted to your bank for clearing and are electronically deposited into your account within 24 to 48 hours. Not only are you paid faster, but returned items are posted much quicker than physically deposited items.

IT'S SIMPLE!

Everything is done in your business environment, no bank visits or deposit slips. All you need is Internet access, a desktop scanner and personal computer. Run the checks through the scanner and watch each paper check convert into an electronic image and automatically into an electronic deposit. Our technology seamlessly captures and populates accurate check images and MICR information into the data fields, alleviating manual data entry work for you. It also facilitates faster access, storage, and retrieval of check images as well as consolidation of banking relationships and accounts across business locations.

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