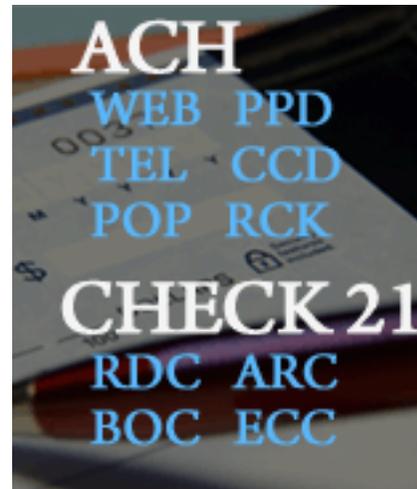


# VeriCheck®

Electronic  
Payment Processing



**Get Paid Faster. With Less Risk. At a Lower Cost. On Your Own Terms...**

## Solutions

- \* Check Verification
- \* Check Conversion
- \* ACH Debits & Credits
- \* Recurring Billing
- \* Check / NSF Recovery
- \* Check 21
- \* Check Guarantee
- \* Point-of-Sale Processing
- \* Back Office Processing

## Programs

- Checks by phone (TEL)
- Checks through your website (WEB)
- Checks by mail (ARC)
- Checks at the point of sale (POP)
- Check conversion (BOC)
- Recurring (PPD)
- Business account debits (CCD)
- Business checks (Check 21)
- Money orders (Check 21)
- Process checks at the end of day (BOC)

## VeriCheck® Features

The ability to process transactions through our online virtual terminal

### Developer API

- Fully documented API in most programming languages with examples and toolkits
- 24/7 integration support

Sensitive transaction data is safely and securely stored online in a PCI / DSS compliant gateway.

### Real-time reporting capability

- Available online 24/7
- Generate custom analytical reports

Easily integrates with your accounting or receivables system.

- Export transaction data using customizable specifications
- Direct integration with QuickBooks®

VeriCheck complements any current credit card processing relationship!

- Free training and support

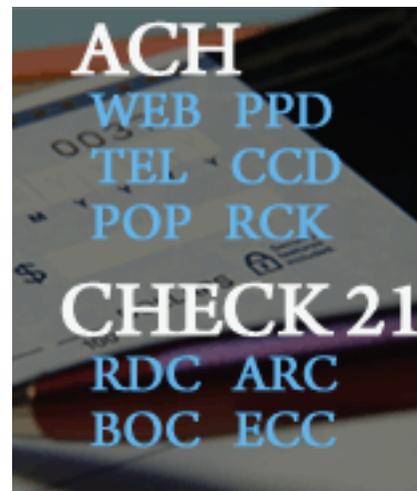
Payment Solutions for the 21st Century

[www.vericheck.com](http://www.vericheck.com) // (877) 885-0622 // [info@vericheck.com](mailto:info@vericheck.com)

Since the early 1990's VeriCheck® has offered check verification and guarantee services to clients. ACH and remote deposit capture solutions were added in 2001 with Check 21 capability soon to follow. VeriCheck offers scalable check and ACH processing solutions to merchants primarily through its reseller channel. Currently, VeriCheck provides its services to many of the nation's top merchants and works with many of country's leading independent sales offices and software application developers. More information can be found on our website at [www.vericheck.com](http://www.vericheck.com)

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## VeriCheck Benefits

The Automated Clearing House (ACH) gives customers who do not have credit or bank cards the ability to purchase items online.

Check and ACH payments are processed at a much lower cost to merchants.

- Drastically less expensive than payment via credit or bank card.

No hardware requirements.

Instant check verification comes standard on all VeriCheck Programs.

Recurring billing, scheduled billing, and hosted website payment forms included

VeriCheck eliminates the fees your bank charges you for returns.

Merchants have the ability to resubmit NSF items electronically without requiring any additional customer approval.

Remote deposit capture and electronic check conversion programs reduce expenses and are good for the environment.

## ACH Statistics

90% of the US population has a bank account to make purchases or payments with.

The ACH network processes more than 19 billion transactions annually.

Roughly 500 million transactions are added to total ACH volume every year.

The ACH network moves more than 42 trillion dollars annually.

NACHA the Electronic Payments Association regulates the ACH network.

New capabilities and rules are enacted every year to maintain competitiveness and increase user participation.

When customers pay with their bank account information via the ACH, businesses retain money that would have otherwise been forfeited to credit card companies.

With VeriCheck you can deposit checks directly to your bank account from your place of business.

Payment Solutions for the 21st Century