

ANNOUNCING

THE MOST REVOLUTIONARY CHECK PROGRAM EVER!

ADVANCE FUNDING "90 DAYS SAME AS CASH" PROGRAM

Secure Payment Systems is pleased to announce that we have created two electronic versions of our already successful multi-check PayDay program.

Including one in which we provide **ADVANCE FUNDING!**

Never before has a Multi-Check / Hold Check Program offered your merchants the opportunity to get paid in **advance** while allowing their customers to take advantage of the "**90 Days Same as Cash**" option!

And... we **provide the full guarantee!**

And... we use the POS terminal and Check Imager to process these **electronically!**

HERE IS THE NEW PROGRAM LINE-UP!

(1) The Traditional RETAIL PAYDAY Program

This is our already popular "**90 Days Same as Cash**" program which allows your merchants to generate more sales by offering their customers the power to pay for their goods or services over 90 Days. In this option, merchants accept paper checks, obtain the guarantee, and deposit the items in 30 day intervals.

(2) The New RETAIL PAYDAY "EXPRESS"

This program offers the same "**90 day same as cash**" convenience, only now your merchant no longer has to make a trip to the bank to deposit the checks, or incur bad check service charges, or mail the physical check to us for reimbursement in the event it bounces. We automatically debit the consumer's bank account at each deferred deposit date via Check21 image deposit while settling the funds directly to your merchant's bank account electronically via ACH credit.

(3) The New One of a Kind ... RETAIL PAYDAY "EXPRESS PLUS"

This program is by far the most exciting program of all. This is identical to the new "EXPRESS" program, but with this option your merchant is funded 100% of their monies **IN ADVANCE**, and not waiting until after we electronically deposit the images! Your merchant's customers will have their accounts debited over the 90 day period while your merchant gets **ALL OF THEIR MONEY** as soon as the batch is closed!

This is so unprecedented that SPS has submitted the unique variable attributes of this process for patent approval. **Can you blame us?**

We are thoroughly convinced that **Retail Payday Express Plus** will generate more sales for your merchants which, of course, means...

MORE SALES FOR YOU!



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A NEW DIRECTION IN PAYMENT SERVICES