



Secure Payment Systems expresscheck21 is a hybrid, “patent pending” web-based ARC¹ Check 21 solution that processes and deposits all types of paper items into electronic transactions or substitute checks, better known as IRD², all through a single point of entry system.

expresscheck21 is designed for retailers and businesses to accept both consumer and non-consumer checks so they can be processed in the back-office.

With expresscheck21 you can continue to accept your customer’s paper check payments, either at your business location or via the U.S. mail. You can then electronically process and deposit checks without having to go to your bank. Scan, process and deposit all types of paper items at your business location using a check scanner. Captured images and data are then transmitted for clearing and electronically deposited into your bank account.

It’s Simple. Everything is done in your business environment, no bank visits or deposit slips. All you need is internet access, one of our desktop scanners, and a 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 data information into the data fields, alleviating manual data entry work for you.

Key Features & Functionality

Check Images and Data

24/7 access to retrieve your check images and payment status.

Flexibility and Scalability

Highly scalable to support any payment volume, from small single users to large payment processing environments.

Data Security

All data transmission is performed via a secure web-based system.

Direct2FED Line

Ability to accelerate check clearing. Secure Payment Systems sends your transit check items directly to the Federal Reserve.

CAR/LAR Technology³

Automated method to capture the dollar amount on the check and reduce entry time and errors.

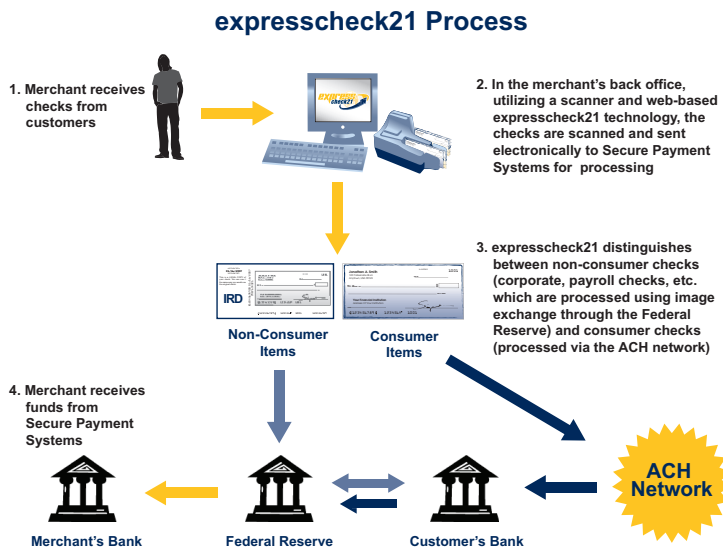
¹ Accounts Receivable Conversion

² Image Replacement Document

³ Courtesy Amount Recognition / Legal Amount Recognition

Benefits

- Secure and easy to set-up (web-based)
- Enables acceptance of all types of checks at the point-of-sale
- Requires no check scanning equipment at the register
- Simplifies and speeds up check handling & processing
- Lowers the cost of payment processing
- 24-48 hour funds availability*
- Improves response time and accuracy
- No more waiting in line at the bank
- Promotes better customer service
- Faster notification of returned items (3-5 days vs 7-10 days in paper form)
- Facilitates better access, storage, retrieval, & distribution of checks
- Enables consolidation of banking relationships for business locations
- Substantial savings on returned items fees
- Banks can accept images from us and settle directly with their merchants**



Desktop Check Scanners

expresscheck21 allows easy integration with a complete line of scanners, delivering accurate and timely captured check images and data.

High Volume Digital Check TS - 350/400

- Accepts 100 checks at a time
- Processes 60-80 checks per minute, 3,000 per day
- Images both sides of checks in one pass



Mid Volume Digital-Check TS230-65/100

- Accepts 25 checks at a time
- Processes 65 checks per minute, + or - 500 per day
- Images both sides of checks in one pass



Low Volume MagTek MICRIImage

- Accepts 1 check at a time
- Processes 30 checks per day
- Images both sides of checks in two passes



*24 hour funds availability at a minimal surcharge **A small transaction fee reduction may apply

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