



eCHEQ™

Real-time online secure **eCHEQ™** payment capability not only makes moving funds far more convenient and secure, it also replaces labor intensive paper processes.

CSI's, online **eCHEQ™** payment provides buyers and sellers with economic efficiencies and savings using a checking account debit rather than the use of more expensive credit and debit card processing.



eCHEQ™ Benefits

- ✓ No More Handling of Physical Paper Checks
- ✓ No Change to Your Current Banking Relationship
- ✓ Built in Security
- ✓ Easy to Use
- ✓ Easy to Implement
- ✓ Receive Payments 24 x 7
- ✓ Lower Check Handling Fees
- ✓ Realize Faster, Higher Collection Rates
- ✓ Instant Access to Daily **eCHEQ™** Detail
- ✓ Online Reporting on All Returns
- ✓ Lowers Your Credit Card Processing Fees
- ✓ Online **eCHEQ™** Hosting Also Available
- ✓ Eliminate All NSF Returned Item Fees With **eRecovery™**

eCHEQ™ Facts

According to recent studies as few as 50% of consumers have a credit card with available credit, while most consumers have a checking account.

You will attract additional customers by targeting consumers that want the convenience of online shopping with the comfort and familiarity of paying by secure **eCHEQ™**.

eCHEQ™ Process

The banking industry and FED permit companies to receive web-based **CHEQ™** payments through the ACH Network as WEB Transactions.

eCHEQ™ Online payments allow your customers and clients to enter their **CHEQ™** information via your company's web site to make online **eCHEQ™** payments for products, services, and invoice payments.

Online Security

Safeguarding the privacy and confidentiality of your data is of the utmost importance whether you interact with us over the Internet, through an electronic terminal, or by telephone.

" Electronic payments are expected to grow from 33% of the consumer payments mix to over 43% by 2007. "

eCHEQ™ Solution

Add **eCHEQ™** capabilities to your website to accept online invoice payments and product payments, eliminating the need to accept expensive payments via the US mail.

It also allows for an alternative payment method for goods and services from your website at a much reduced cost as compared to credit and debit card transactions.

Web Hosting

By utilizing **eCHEQ™**, online **CHEQ™** hosting, you can provide a safe, secure way for your clients to make on-line payments while providing your own unique branding. **eCHEQ™** provides the ability for you to have your web payment page hosted on our secure servers. **eCHEQ™** can even provide the ability to setup recurring payments acceptance online as well.



works in conjunction with eRecovery™ to virtually ELIMINATE all NSF Banking Fees.

