Accept and process any kind of check with limited restrictions



Benefits

- Accept all types of checks at the POS or via mail or dropbox
- · Guaranteed funding available
- Fast electronic deposit of funds in 3 business days
- No ACH Restrictions
- Free, detailed online reporting of all activity

Program Options

- Guarantee Funding
- Electronic Deposit
- Face-to-face or Remote
- Payroll Cashing

Check 21 is referred to as Remote Deposit Capture because an image of a check is captured and used in place of the original document. This means of electronic check processing facilitates faster funding on a wider variety of checks and with fewer restrictions than ACH. This flexibility makes Remote Deposit Capture ideal for many sales environments. Checks can be accepted at the point of sale or when the consumer is not present. Check 21+ is a versatile payment option that fits the needs of many different merchants. Welcome to the future of check processing!

Advantages over ACH

Accept and process all types of checks drawn on U.S. banks including: Personal, Business, Government, Traveler's, Cashier's, Certified, Equity Lines of Credit checks and Money Orders.

- No ACH restrictions
- Accept more types of checks

Program Options

Check 21+ Point of Sale Conversion

Accept paper checks face-to-face using either a terminal or web-based virtual terminal. Guarantee or non-guarantee funding options available.

Check 21+ Remote

For consumer-not-present transactions using either a terminal or web-based virtual terminal. Accept checks via mail or dropbox. Guarantee or non-guarantee options available.

Check 21+ Payroll

For cashing business and corporate payroll checks using either a terminal or web-based virtual terminal. Guarantee or non-guarantee options available.

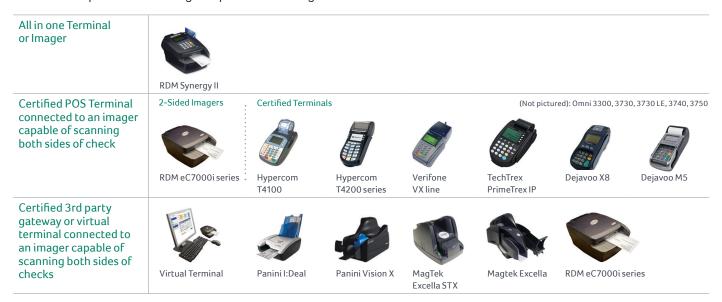
Markets Served

Check 21+ allows many types of businesses the opportunity to process checks in a back office environment including: B2B merchants, medical, utilities, government, educational, property management / leasing, insurance and mail order.

Check 21+ POS Check 21+ Remote **Program Description** · Accept any type of check at the point of sale. Accept any type of check through mail or dropbox · Merchant receives funding in 3 business days. Process checks in a back office environment · Uses existing checking account. Merchant receives funding in 3 business days (No separate account required.) Uses existing checking account. (No separate account required.) Check Guarantee Option Check payment is guaranteed by processor. Check payment is guaranteed by processor. Optional Optional Checks eligible for guarantee are limited to: Checks eligible for guarantee are limited to: Personal, Business / Corporate and DBA Personal, Business / Corporate and DBA Non-Guarantee Option All checks drawn on U.S. banks are acceptable: All checks drawn on U.S. banks are acceptable: Corporate, Cashier, US Treasury, 3rd Party, Travelers, Certified Corporate, Cashier, US Treasury, 3rd Party, Travelers, Certified and starter / temp checks as well as equity lines of credit and and starter / temp checks as well as equity lines of credit and money orders money orders Pricing Refer to rate schedule for base pricing / fees. • Refer to rate schedule for base pricing / fees. • Non-guarantee: .10% (10 basis points) Non-guarantee: .10% (10 basis points) additional premium charged to merchant for checks \$10,000 and higher. additional premium charged to merchant for checks \$10,000 and higher. Guarantee: See price schedule for additional discount fee Check limits determined by underwriting. charged for consumer-not-present Check limits determined by underwriting.

Terminal / Imager Options

Check 21+ requires a check imager capable of scanning both sides of the check.



Check 21+ Payroll enables merchants to cash corporate payroll checks for their customers. Optional guarantee protection is available.

Check 21+ Payroll

Program Description

- · Cash business and corporate payroll checks
- Merchant receives funding in 8 business days
- Can use existing checking account. (No separate account required.)

Guarantee Option

- Check payment is guaranteed by processor.
- Optional
- Guarantee available for:
 Business payroll / Corporate payroll

Non-Guarantee Option

All business and corporate payroll checks

Pricing

- Refer to rate schedule for base pricing / fees.
- · Guarantee: 3% additional premium
- Non-guarantee: 1% additional premium
- Maximum check limit \$500

Payroll Cashing Transaction Guidelines

Check 21+ Payroll enables merchants to cash corporate payroll checks for their customers.

 Checks must be drawn on a valid corporate/business payroll account.

Non-eligible checks include:

- A. 3rd Party (person presenting check is not who it is made out to.)
- B. Personal
- C. Payable to "cash"
- Checks must be pre-printed and contain the address of the business on the face of the check.
- Check must be endorsed BEFORE scanning the image.
- The work phone number of the person cashing the check must be written legibly on the face of the check prior to the check being scanned.
- Drivers License information and photo must match person presenting check and to whom check is made out.
- Payee must be the same person attempting to cash the check.
- All payroll checks must be processed using the PAYROLL or BUSINESS CHECK option on the terminal.
- Payroll checks must be processed using a separate TID# supplied for Payroll Check Cashing.
- Customer's fingerprint must be on front of check in a clear area prior to scanning (ink-less pad is provided to merchants).