

expresscheck21

Web-based Check21 and ARC Platform



expresscheck21 is a hybrid, "patent pending" web-based ARC / Check 21 solution that processes and deposits both consumer and business checks as electronic transactions or substitute checks, better known as IRD through a single point of entry system 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 scan, process and deposit checks without having to go to your bank.

It's Simple. Everything is done in your business environment, no bank visits or deposit slips. Captured images and data are then transmitted for clearing and electronically deposited into your bank account. 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.

The Check 21 Process

- Merchant receives checks from customers
- In the merchant's back office, utilizing a scanner and web-based expresscheck21 technology, the checks are scanned and sent electronically for processing
- expresscheck21 distinguishes between non-consumer checks (corporate, payroll checks, etc. which are processed using image exchange through the Federal Reserve) and consumer checks (processed via the ACH network)
- Merchant receives funds from Secure Payment Systems

Desktop Check Scanners

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 MICRImage

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

Program Features

- 24/7 access to retrieve your check images and payment status
- Scalable to support any payment volume, from small single users to large payment processing environments
- All data transmission is performed via a secure web-based system
- Ability to accelerate check clearing by sends your transit check items directly to the Federal Reserve
- Automated method to capture the dollar amount on the check and reduce entry time and errors

Advantages & 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
- Faster notification of returned items (3-5 days vs 7-10 days in paper form)
- Better access, storage, retrieval, & distribution of checks
- Enables consolidation of banking relationships for multiple business locations
- Substantial savings on returned items fees

Pricing

- Activation Fee \$195
- Transaction Fee \$0.30
- NSF Return Fee \$1.50
- Monthly Minimum \$10
- Monthly Gateway \$20
- Annual Fee \$95
- 90 day term

Software Demo available
Call for Scanner Pricing

Vantage is your full-service payment solution partner

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