

Remote Deposit Capture (RDC) Solutions

By using simple software and a check imager, businesses are able to make deposits to multiple banks accounts – eliminating the need to go to the bank, which speeds the clearing so that most funds are available within 24 - 48 hours.

Any merchant that accepts checks is a candidate for one of the RDC solutions:

- Checks that are received in the mail
- Checks that aren't taken directly from a consumer at the point of sale
- Business-to-business environments
- When returned checks are rare and the business doesn't need the assurances of a guarantee or verification product

Mobile Check Deposits for Consumers



MobileXpress21 unites electronic transaction processing, Check 21 image-capture, and guarantee solutions with Mobile Deposit®. This service positions merchants with a breakthrough in convenience, accuracy, and security for guaranteed funding of mobile remote check deposits.

- Transactions are captured and transmitted via secure Check21 technology
- Funds are electronically settled in two business days
- No expensive wireless POS devices, cabling issues, or bulky scanners
- At the merchant's option, checks are **GUARANTEED**... Real-Time

PAI Check Automation Programs — Just one more way that Payment Alliance International continues to provide Payment Innovations for a Changing WorldSM.

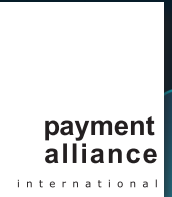
Contact your Payment Alliance Sales Representative today to learn more about these solutions!



GoPAI.com

Check Automation Programs

Payment Alliance International provides full service payment automation for retailers, business-to-business locations, and consumers. Under our Check Automation Program (CAP) we are proud to offer multiple back office solutions that will help expedite funds availability by “electronifying” businesses’ personal check and money order deposits, as well as mobile deposits from consumers.



Check Verification and Guarantee Solutions

Payment Alliance has a variety of options to choose from for Check Verification and Check Guarantee solutions.

- **Verification** - Low cost alternative; uses bad check writer database. Best for low average check amounts.
- **Guarantee** - Risk free assurance; uses bad check writer database. Perfect for merchants with bounced checks and collection problems.
- **Verification with Conversion** - Includes all verification features PLUS conversion into ACH; lower fees and improved cash flow.
- **Guarantee with Conversion (Full Service ACH)** - Includes all guarantee features PLUS conversion into ACH; lower fees and improved cash flow.

Dependent upon check acceptance volumes, whether or not checks need to be guaranteed for payment or simply verified that it was written from a good account, our solutions provide various levels of flexibility for businesses:



Program Features:

Program Features:	Check Verification	Check Verification with Conversion	Check Guarantee	Full Service ACH
Check matched to continually updated local/national bad check writer database	✓	✓	✓	✓
Checks automatically deposited into bank account electronically (ACH) and funds available within 24-48 hours		✓		✓
Checks are guaranteed to be paid if acceptance rules are followed			✓	✓
Claims are reimbursed within 14 days if checks are returned for non-sufficient funds			✓	✓

Data Collection Method:

Operator assisted	✓		✓	
Hand-keyed into POS Terminal	✓		✓	
Magtek® MICR Reader	✓	✓	✓	✓
Check Imager		✓		✓

“Retail Payday” – Check Guarantee Advance Services for Large Ticket Items

The Payment Alliance Retail Payday solution provides all of the benefits of a Full Service ACH (check guarantee) product with ACH. Additionally, businesses can offer a deferred payment plan to its customers by accepting up to four separate checks that equate to the total amount of their purchase. Total funds are paid to the merchant up-front and Payment Alliance takes care of collecting the check on a 30-day interval. The buyer gets the benefit of float and businesses get paid in full at the time of the purchase.

We offer two data collection options with alternative methods that allow business owners to decide the best way to use the Retail Payday product:

1. Magtek MICR Reader
2. Check imager