



Overview of EFT Network's Services for Collection Agencies

EFT Network's electronic ACH processing solutions enables Collection Agencies to efficiently implement the payment process of unpaid or NSF checks for your merchant customers. *With more than 12 billion automated clearing house (ACH) payments made in 2004, a 20 percent increase over 2003, we know that your future involves your ability to support electronic check processing. You can reduce your operational costs and secure your customer's cash flow with our complete line of image capture devices, and payment processing solutions. Our services can help you manage, support, and speed the processing of funds for your customers.

Customize To Your Needs

EFT Network's products and services are highly scalable and adaptable within all business environments via our secure state-of-the-art web hosted software network. As a value added service, we enable you to customize and brand our products and services with your corporate look and feel.

Our [ARC / Check 21 System](#) in conjunction with our [Image Replacement Document \(IRD\)](#) technology easily processes and deposits any type of paper check received via the U.S. mail or at payment locations, deposited as an electronic or Check 21 transaction, all through a single point entry system.

[Telephone Checks](#) electronically debit a consumer's bank account for your one time billing, instantly over the phone.

[Automated Recurring Payments](#) offer you the ability to establish flexible payment options to pay a debt, utilizing regularly scheduled recurring payments from a consumer's bank account.

[Web Checks](#) enables a consumer with the ability to initiate a payment transaction via your website.

[Electronic Check Re-Presentation](#) electronically re-present any consumer checks that are returned to you as Non-Sufficient Funds (NSF) to achieve your collection mission for your customers, saving them and you time and money in the costly collection process, as well as reducing bank redeposit charges.

[Consolidated Returns](#) gives you the opportunity to develop significant savings to your customers, plus the ability to immediately start working on return checks.

[EFT@POS](#) back office processing solution and [Traditional Point-of-Sale \(TPOS\)](#) are designed for your Retail customers to easily process and deposit all types of checks electronically at the point-of-sale. [EFT@POS](#) requires only one image scanner per store, and [TPOS](#) requires multiple scanners per store.

Key Features

- Submit checks and transfer funds electronically
- 24/7 access to retrieve check image and authorization via our secure website
- Real-time verification database reduces risk of accepting bad checks and collection costs
- Upload and import files to update your customers in-house accounts receivable system

Benefits, for YOU

- Expand your revenue stream beyond simple collections (1% - 2% of all transactions), to include complete transaction processing solutions for your customers (100% of all transactions)
- Efficiently achieve your collection mission to benefit your customers
- Enhance your relationship with your customers
- Seamlessly customize and brand our products and services with your corporate look and feel
- Recover your customers returned items as quickly and cost-effectively as possible
- Receive faster advice of NSF returns in 3-5 days, versus 7, 10, or 14 days in paper form

About EFT Network, Inc.

EFT Network, Inc. is a leading provider of innovative ACH processing solutions to over 2,400 companies nationwide, processing millions of ACH transactions annually through our web hosted software network. Retail Owners, Financial Institutions, Government Agencies, and Corporations located throughout the United States use EFT Networks' electronic transaction processing services. Our complete suite of payment solutions encompasses check payment processing, check conversion, point-of-sale solutions, data capture, and value added services such as funds transfer and accounts receivable reporting tools.

Getting Started

To learn more about our products and services, contact:

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