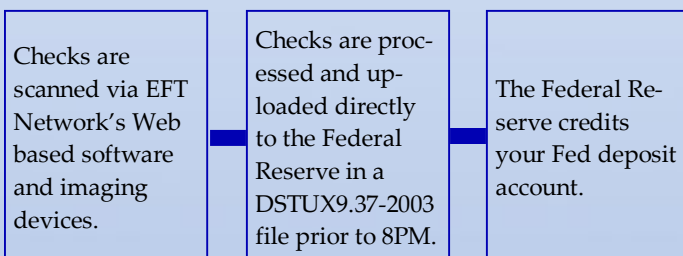


# Direct2Fed<sup>®</sup>

**EFT Network, Inc. is constantly looking for ways to provide Banks, Credit Unions, and Financial Institutions with opportunities to improve the effectiveness and efficiency of check and electronic payment processing.**

EFT Network's Direct2Fed is a leading edge high-speed web based solution that allows you to send checks directly to the Fed Reserve in a Fed approved Image Cash Letter<sup>1</sup>. In conjunction with our patent pending ARC/Check 21 electronic check processing solution, Direct2Fed focuses on creating value for Financial Institutions with favorable image cash letter deposit deadlines.

## How Does Direct2Fed Work?



Direct2Fed offers deposit deadlines allowing you to significantly improve availability and clearing costs. When you deposit a image cash letter of collection items, the Federal Reserve will clear the items and present either substitute checks or electronic files to the paying bank. Your checks are in the Fed's hands prior to 8:00PM, eliminating a higher clearing cost from the Fed for checks received after 8PM.

Direct2Fed is designed to streamline your operations and clear dollars faster. You will have the ability to reduce transportation costs, streamline backroom operations, and enjoy extended deadlines.

## Key Features

- Eliminate transportation costs
- Federal Reserve receives all items prior to 8:00PM, eliminating higher clearing costs
- All items imaged and stored for FREE
- Remote Deposit System included at no charge
- Ability to scan payment coupons
- Files batch for posting

## Benefits, for YOU

- Low cost to get started
- Easy-to-use solution, requiring only a check scanner and internet access
- Accelerated funds availability
- Transportation savings
- Earlier clearing of more dollars due to later deposit deadlines for image cash letters than for paper
- Opportunity to streamline back room operations to achieve efficiencies

<sup>1</sup> Image cash letters must conform to the Federal Reserve version of DSTU X9.37-2003

# Direct2Fed<sup>®</sup>

## Imaging Technology

Built on a flexible, web based infrastructure optimized for the delivery of accurate and timely image data, Direct2Fed allows easy integration to our various types of imaging 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 TS - 220

- Accepts 25 checks at a time
- Processes 45 checks per minute, 500 per day
- Images both sides of checks in one pass



### Low Volume Magtek Imager

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



### Coming Soon

CAR/LAR technology

Imaging Scanners:

- MagTek Excella
- Panini My Vision Line
- Canon CR-180

## About EFT Network, Inc.

*EFT Network, Inc. is a leading provider of innovative ACH and check processing solutions to over 2,400 companies nationwide, processing millions of ACH and check transactions annually, totaling over 3 billion dollars, 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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