

Check21PLUS

ARC Check 21 Solution

Solution for Financial Institutions

EFT Network's (EFTN's) [Check21PLUS](#), [ARC Check 21 Solution](#), is a hybrid, "patent pending" web-based system that processes and deposits all types of paper items into electronic transactions or substitute checks, better known as IRD's, received via the U.S. mail or at payment locations, all through a single point of entry system.

As your industry deals with the transition of paper checks into electronic transactions, we know that your future involves your ability to support electronic check processing solutions. EFT Network's [Check21PLUS](#) provides banks to efficiently capture check images, and process paper items into electronic deposits. Through our complete line of image capture devices, and [Check21PLUS](#), EFTN helps you adjust to the Check 21 environment, while reducing operational costs and increasing competitive advantage by leveraging electronic transactions.

Competitive Advantage

[New and Existing Strategic Business Opportunities](#)

Strengthen your existing commercial banking relationships and attract new relationships by marketing [Check21PLUS](#), along with EFTN's other ACH and electronic check processing solutions, at your branch locations. EFTN enables banks to customize and private label our marketing brochures as if they were your own, for resale to your commercial customers with multiple locations, who need fast clearing and availability of high dollar checks, and small retail customers who want the convenience of remote deposit capture. In the end, it's all about Relationships!

[Branch Capture](#)

Integrate [Check21PLUS](#) as your check processing and transportation solution at your main or subsidiary branch locations. [Check21PLUS](#) can be used by any bank for capture of branch items rather than using couriers to physically transport items to a main location for capture and clearing. Your bank will reduce transportation costs, while streamlining backroom operations and enjoying later cutoff times.

Accelerated Clearings

[Direct2FED](#) EFTN's connection to the Federal Reserve's FedForwardSM service. EFTN has the ability to send your transit check items directly to the Federal Reserve in a Fed standardized Image Cash Letter, DSTUX9.37-2003 file.

[Other Clearing Institutions](#) EFTN can interface with your clearing institution and send your transit check items directly to them.

[ACH Network](#) EFTN can clear your check items for you via our own clearing capabilities, such time as your own clearing abilities take over.

Features

- 24/7 access to retrieve your check images and clearing status
- Capture of branch items rather than using couriers to physically transport items to a main location for capture and clearing
- Ability to accelerate check clearing either by [Direct2FED](#), or interfacing with other clearing institutions.
- Ability to send your transit check items directly to the Federal Reserve in a Fed approved Image Cash Letter, DSTUX9.37-2003 file.

Benefits

- Intuitive, ease-of-use, all you need is a desktop scanner and internet access.
- Fully compliant with recently enacted Check 21 federal banking laws.
- Business customers can consolidate their banking business with your bank.
- Improve cash flow and working capital through accelerated clearings and improved availability.
- Save time and costs associated with transporting deposits, manual keying and preparation.



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Products and Services

Automated Recurring Payments is the most versatile automated payment system available that offers customers the ability to establish flexible payment options to pay their rent, utilizing regularly scheduled recurring payments from their bank account.

Telephone Checks electronically debit a customers bank account for one time monthly payment, instantly over the phone.

Web Checks enables customers with the ability to initiate online payments.

Electronic Check Re-Presentment (RCK) electronically re-present any monthly payment checks that are returned to you as Non-Sufficient Funds (NSF) to help save you time and money in the costly collection process.

Check21PLUS® a Back Office Check 21 Solution designed for retailers and businesses to accept and convert *all types* of checks, either at the point-of-sale, or at manned bill payment locations, to ACH debits.

Support Center

EFT Network offers detailed training, integration and on-going support services for Check21PLUS. Responsiveness and effective communication are the goals of our technical service department.

Our Support Center consists of a team of dedicated Technical Service and Customer Support professionals committed to helping our customers integrate Check21PLUS with your applications. Our Support representatives are accessible via email, internet, and telephone.

Company Overview

EFT Network, Inc. was founded in 1998 as an ACH processing company. Today the firm has grown and evolved as one of the largest check and ACH processors nationwide.

EFT Network is a provider of innovative ACH and check processing solutions that manage, support, and speed the processing and clearing of funds for financial institutions, and various corporations located throughout the United States, allowing financial institutions and corporations to benefit from electronic check processing. EFT Network processes billions of dollars of electronic transactions per year through Check21PLUS, our Remote Deposit Capture ARC Check 21 system. Our complete suite of solutions encompasses check payment processing, check conversion, point-of-sale solutions, and a complete line of image devices.

Getting Started

To learn more about our products and services, or to arrange a web demo, contact:

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