

► Electronic Transaction Processing

The affordable and easy to use solution for electronic payments.

Secure Check makes it easy for your business to collect electronic payments from your customers. As a growing business, you want to spend your time running your operation, without the hassles of manually processing and billing your customers the old fashioned way. Secure Check allows your company the freedom to grow while we manage your electronic transactions and related customer service.

Benefits of Electronic Payments

- Far fewer return checks. (ACH) transactions have first priority over other items presented to the customers account.
- Increase cash flow due to faster payments. (average settlement time is 48-72 hours).
- Eliminate lost or delayed payments by mail (and related excuses).
- Free employees from manually processing accounts receivable, stuffing envelopes, making collection calls, trips to the bank and post office.
- Eliminate security risk from employees handling checks.
- No charge for excessive deposit items from your bank.
- No invoice or billing hassles.
- No claims by customers of lost or stolen checks.

As a top level processor we can offer outstanding value.

Why is Secure Check different from other processing companies? Secure Check is a top level provider of electronic transaction processing. Secure Check delivers all transactions directly to the United States Federal Reserve, with no middlemen involved. If you have ever investigated using electronic payments with other companies, you may have been shocked to see the fees charged. With Secure Check, there is never a "conversion charge" and we are not required (and don't require you) to use expensive point of sale equipment to process recurring transactions.

Why Secure Check Is Different

- Secure Check specializes in health and fitness clubs.
- Eliminate exorbitant conversion fees. Bypass Telecheck® and Equifax®.
- Eliminate excessive deposit fees from your bank.
- Integrated collection at no additional cost.
- Guarantee available.
- Customized reporting to suite your needs (monthly, weekly, daily).
- Member information can be updated daily in your computers to allow access to current account status at any time.
- Locally owned and operated since 1999.
- We are aggressively seeking new business relationships and will work hard to earn your business.

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Frequently Asked Questions

1. How can processing payments electronically increase my company's bottom line?

1. The cost per transaction is reduced.
2. Drastically reduce employee time associated with processing and billing, trips to the bank and post office, making collection calls, etc...
3. The Cost of Postage is eliminated.
4. Employees no longer responsible for handling checks, this all but eliminates fraud and theft concerns.

2. How will my customers feel about electronic payments?

Studies show that customers prefer automatic payments over having to remember to pay bills, write checks, buy postage and drop off mail. As well as being a convenience for your store it is also a convenience for your customer.

3. Will it be difficult keep up with all the payments arriving electronically at one time?

Accounting has never been easier or more accurate. With Secure Check you have detailed reporting of credits and debits delivered to you by fax, email, or electronic data transfer. We can even arrange to upload the information directly to your accounting software.

4. Where does my money go after it is collected?

It is deposited directly in the bank account that you specify.

5. We have a current processor, can you beat their rates?

As a top level processor, Secure Check can be extremely competitive. In many cases, any costs associated with changing processors, can be recovered within a couple of months after switching to Secure Check.

6. Is it a hassle to get started?

It couldn't be easier. We simply schedule a time to meet, fill out a couple of forms, and Secure Check will handle the set up. We can generally have you up and running within 24 to 48 hours.

7. Why is it so important for a membership based organization to utilize automatic transactions?

As a business owner one of your first priorities is to make it easy for your customer to buy from you. Traditionally billing and invoicing requires your customer to spend their time and effort just to continue paying you for a sale that may have been made months or years ago. With Secure Check™ the payment becomes a transaction that doesn't require your customer to take action. Think about it, your customer has already found value in your offer. Do you really want your customer to constantly re-evaluate his relationship with you every time he or she sits down to pay bills?

Automated Bill Payment: Improved Cash Management and Better Account Retention are Key Benefits for Metropolitan Life Insurance

E-Checking Is A Popular E-Billing Option For Some Business Wire

Aug 13 2003 : Electronic checks as an online bill payment option are most likely to be used by higher-income households and those with large families, according to an independent survey commissioned by Paymentech. Under this payment option, consumers provide their bank account information to have a bill debited from their account, either on a one-time, or recurring basis. One in four Americans in larger households prefer to use e-checking options, as do households earning USD50 to USD 70k per year, and over half of younger consumers, which bodes well for NACHA's predictions that e-check payments will reach 1 billion in 2003.

The survey indicates that online bill payments with electronic checks are becoming the de facto method of paying bills electronically, just as credit cards are a preferred payment method for online consumers. With CardWeb reporting the average late fee for credit card bills to be about USD 30, consumers are turning to automatic deductions for convenience, and to save money. Businesses also derive substantial cost-savings from e-checking in that lower fees are charged for online payments made by debiting a checking account, as opposed to those made with a credit card.

Half of all US households with 6-8 people had used e-checking options to pay bills in the past year, while 45 per cent of individuals who did so, chose this option to avoid paying late fees. Consumers also prefer to deal directly with billers, which can benefit banks in that the biller assumes the burden of managing those payments, and the cost of doing so. Similarly, biller-direct sites can immediately confirm the receipt of an e-payment at the time, whereas bank-EBPP sites linking to a third-party billing provider, can "only promise that a check will be sent on a given date", according to Bank Systems Online.

Few industries today are reaping more benefits from electronic payments through the Automated Clearing House (ACH) than the insurance industry. And few insurance companies are utilizing the ACH more effectively and efficiently than Metropolitan Life Insurance Company.

"The ACH has become the preferred method of collection in the life insurance industry," say Ed Freeman, EFT consultant for Metropolitan Life. "The benefits Automated Bill Payments offer both insurance companies and their customers are just too numerous to ignore."

Retention is key

While Freeman considers lower costs and improved cash flow and forecasting key benefits, he doesn't hesitate when asked what is the biggest benefit Metropolitan Life enjoys from Automated Bill Payment. "Account retention," Freeman says. "We are seeing far fewer policy cancellations among our customers who pay electronically."



The reason for this is simple: Each time a policyholder sits down and writes a check to pay an insurance premium, he must convince himself that he really wants to keep the policy. After all, life insurance coverage is not an essential for most people. In fact, it is often one of the first expenses trimmed from the budget when a policy holder finds himself in a financial bind.

When their accounts are debited automatically, however, policyholders are much less likely to think about eliminating or reducing coverage. Paying insurance premiums becomes a passive process, rather than an active one, because the customer doesn't have to do anything to keep the policy active.

The effect of Automated Bill Payments on Metropolitan Life's policy cancellation rate has been dramatic: The company is seeing 50% fewer cancellations among its ACH customers than among those who pay by check.

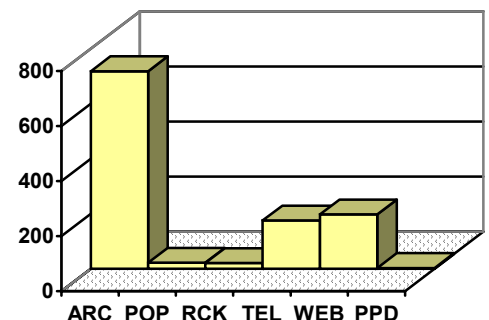


- **FACT:** The Small Business Administration puts the cost of invoicing at over **\$3.00 per invoice**. This figure takes into account generation, mailing, administrative and time value of money.

- From 2002-2003 the percentage increase in (electronic) transaction type is shown:

ARC (mailed payment check conversion)	+718%
POP (check conversion-POS)	+22.5%
RCK (NSF check recovery)	+21%
TEL (telephone)	+176%
WEB (Internet based)	+198%
PPD (consumer pre auth recurring one-time debit)	+3%

Total increase in one year **+1138.5%**





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No Obligation Free Quote Form

Business Name _____

Your Name _____

Your Current Transaction Processing Details

Transactions Per Month _____ (# of customers having their account debited)

Discount Rate % _____ (Percentage of bill amount paid to processor)

Per Transaction Fee \$ _____ (Amount you are charged for each transaction)

We do not currently have a processor

Please indicate additional requirements:

- Collection for past due/NSF.
- Set up new service.
- Only call me if you can beat my current processing rates.

Phone Number _____

Best Time _____



Easy Fax Back – 817-569-7523

- Once we receive this form, we'll review your information and get back to you with a firm quote as soon as possible.