

TermNet Merchant Services

No matter what your business type, TermNet Merchant Services has a solution for you. We will work with you to customize a program that is designed specifically for your growing business needs including:

- ◆ Credit Cards
- ◆ Debit Cards
- ◆ Check Verification & Guarantee
- ◆ Gift Cards
- ◆ Loyalty Cards

Contact us today for more information!



Did you know?

The cost of accepting, processing and handling a paper check ranges from \$0.75 to \$3.00 and averages \$1.22 per check?

For electronic checks, the cost decreases to \$0.32 to \$0.70 per check!



achXchange™



TERMNET MERCHANT SERVICES

2727 Paces Ferry Road
Suite II-1600
Atlanta, Ga 30339

Phone: 800-344-8472 ext. 162
Website: www.termnetinc.com

**DEPOSIT CHECKS
THE EASY WAY!**

achXchange™ Save Time & Money

achXchange™ is a multi-function ACH and



Check 21 service that allows you to easily accept any customer's check, business or

personal, and electronically deposit it into your bank

account without the hassle of going to the bank everyday to make deposits.

With achXchange™, your business can:

- ◆ Simply scan and capture images of both sides of customer's checks received for easy electronic deposit. Images are stored for permanent record on your account system or at the data base for future access at anytime.
- ◆ Automatically balance your deposits before submission.
- ◆ Eliminate the need for checks to be delivered to your financial institution for deposit.
- ◆ Lowers processing costs! A batch of checks is deposited as a single item, and will not be charged individual item deposit fees.
- ◆ Protect itself from staff processing errors with duplicate item protection.
- ◆ Easily convert recurring payments into automated electronic ACH transactions.

achXchange™ Provides:

Faster settlement of funds for quicker access to deposits. No more waiting for out-of-town checks to clear. Funds are now available within 48 hours, regardless of where the check was written.

Peace of mind with completely secure processing that exceeds all current federal requirements for processing using SSL and 128 byte encryption.

Amount recognition that saves time and keystrokes increasing the accuracy of balanced deposits with extremely accurate Courtesy and legal Amount Recognition (CAR/LAR) intelligence built in.

Merchant Benefits

- ◆ achXchange™ operates on any Windows based PC with an internet connection.
- ◆ achXchange™ will interface with your accounting system allowing for automated updating of accounts that have been paid.
- ◆ Multiple stores/branches can share and deposit into a single bank account.
- ◆ 24/7 internet reporting lets you track



and report on your electronic deposits from anywhere, anytime.

NSF Items?!

With faster notification of NSF items, you will know of returned items within 48 hours of deposit, not 5-7 days as is often the case with paper checks.

This benefit alone can be crucial to business such as property management, mail order companies, and retail businesses who might otherwise continue to accept checks on an account that has insufficient funds or is possibly closed.

NSF items are electronically represented up to 3 times if necessary. Third time electronic re-presentation increases recovery by 33%

achXchange reduces your expense by greatly reducing deposit fees and virtually eliminating NSF collection times.

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