

TotalTransact™

eCheck



Use TotalTransact eCheck

- Realize more revenue by providing more ways for your customers to pay you
- Improve efficiency and accuracy by replacing manual, paper-based payment processes with eCheck payments
- Reduce returned payments
- Utilize a more predictable cash flow with timely and automated payments to aid in forecasting and planning
- Become more environmentally friendly by using less paper

System Requirements

- 1GB RAM minimum
- Windows 2000, XP or Vista
- Internet Explorer 6.x or 7.0
- DSL/Broadband 256 kbps or greater

TotalTransact™ Payment Processing

eCheck

TotalTransact eCheck provides easy ways to save your company time and money while improving the accuracy and efficiency of your receivables activities. *TotalTransact* eCheck enables you to initiate electronic payments from your customer's checking and savings accounts directly to your company's account, simplifying the payment process for both you and your customers. You can send payments on a one-to-one basis or within a multiple payee batch. *TotalTransact* eCheck is ideal for companies collecting or sending recurring payments of all sizes.

TotalTransact eCheck utilizes Automated Clearing House (ACH) for account-to-account electronic transfers.

Receiving Payments

TotalTransact eCheck makes an ideal solution for receiving payments for several business scenarios by providing a variety of options.

- Utilize recurring payments to set up your customers on a payment plan or to collect ongoing dues or subscriptions
- Initiate individual payments, including phone payments, using a web-based "Virtual Terminal"
- Provide an online payment page for customers to pay you securely over the Internet
- Integrate eCheck payment functionality into your application using our *TotalTransact* Web Services interface

Sending Payments

Money moves in more than one direction and so should your payment solution. *TotalTransact* eCheck offers businesses a powerful way to send money to one or multiple accounts by utilizing our funds disbursement application. Whether you're an employer who wants to send commissions to sales reps via direct deposit, a company that wishes to pay vendors electronically, or simply issue customer rebates, *TotalTransact* is the answer. Now companies of any size have the kind of powerful funds disbursement system once available to only the largest businesses.

- Make individual payments easily to anyone with a bank account
- Send money to multiple payees in a single batch simply by uploading a file with the payment details
- Integrate outbound payment functions into your application through *TotalTransact* Web Services
- Utilize dual authentication for added security
- Set up recurring disbursements

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