CHECK GUARANTEE
AND
CHECK VERIFICATION

## Welcome to Secure Payment Systems, Inc.

Check authorization is a simple process at the point of sale. Your sales associate enters the customer's driver's license information into the point-of-sale credit card terminal and/or slides the check thru a check reader to capture the bank account data. In less than one second, Secure Payment Systems authorizes the check from its database of millions of records, accessing both local and national negative files of unpaid checks. With the guarantee service the authorized checks that bounce are reimbursed to you in full after we receive them. The verification service does not offer the risk-free assurance and reimbursement of guarantee yet still accesses the databases to give you another alternative.

Offers both verification or guarantee
Claims reimbursement in 14 days!
Supports all major point-of-sale terminals
Supports all electronic check readers
Stop payment fraud coverage

Secure Payment Systems profiles the transaction using proprietary shopping pattern algorithms and continuously updates this database with check writing histories drawn from subscribing customers. The database also incorporates a positive file of good check writers, so you won't lose a sale or delay a customer because of high check writing activity.

## ... it's that easy!

Guarantee Rate - 10% below your current rate or a custom quote based upon your industry

Monthly Minimum - \$25

## A New Direction In Payment Services



The Highest Maximum Guarantee Limit - \$36,000



The Consumer Risk Management Experts™