



ACH Payment Processing

Automating Your Receivables...To Get Paid On Time!

Did You Know That Your Customers Can Pay You By Automatic Bank Deduction?

(It's Easy, Inexpensive, Easy, Cheap, and Easy.)

Use The Latest Technology To Collect Your Monthly Receivables Faster & Easier... And With HALF The Current Cost.

Getting customers to pay on time has always been a challenge for businesses. Even with the threat of legal action or credit rating damage, some customers will DRAG their feet. This has lead many businesses to hesitate to offer any kind of credit terms...and TURN away legitimate business in the process

Health Clubs And Insurance Companies Have Been Doing It For Years...Now YOU Can, Too.

With Automated Payments, you can allow your customers to make affordable monthly payments... and then collect those payments using automatic deductions from the customers' checking accounts. You're probably already familiar with this kind of technology - health clubs and insurance companies have been using it for years now. Now that same technology is available to ANY kind of business.

HOW DOES IT WORK?

You can accept automated debits as easily as accepting a credit card payment. When a consumer would like to pay your company for a recurring transaction, the consumer simply authorizes you in writing to electronically debit their account, the information they give you is by phone, a salesperson, collection agent, or telemarketing representative requesting that the consumer read the MICR line at the bottom of their check. The MICR line contains the consumers' checking account number, bank routing number and check number needed to process the transactions electronically.

This information can be sent to us as a batch that is uploaded at our secure web site or individual checks can be processed in real time on our secure, simple to use virtual terminal, SPEEDCHEX, that can be accessed from any internet connection.



Creative Cash Flow Solutions, Inc.
Electronic Payment Services... the smartest way to get paid

TOLL FREE: (866) 585-5230 ILoveChecks.com

Use of Electronic (ACH) Transactions

Advantages to Companies Originating or Receiving Transactions

1. Reduction of administration and operating expenses. There is less labor required effecting the financial transaction that is required when using paper methods.
2. Elimination of time lost by employees who deposit checks during working hours when direct deposit payroll is used.
3. Reduction of clerical cost for account reconciliation.Reconciling bank account activity is easier, faster.
4. Reduction or elimination of stop-payment charges and check reissue costs.
5. Reduced remittance processing costs (paper handling) resulting from the absence of the check.
6. Accelerated availability of funds since ACH transactions clear faster nationwide than do paper checks.
7. Better cash management forecasting because of accelerated availability of funds.
8. Improved business relationships since both companies experience benefits.
9. Certainty of delivery.
10. Possible reduction of bank service charges.

ACH PAYMENT PROCESSING with SPEEDCHEX

FOR MORE INFORMATION CONTACT:

