



Check 21

Electronic Check Conversion (ECC)

Convert Your Paper Checks to Electronic Items

THE BENEFITS

- Convert paper checks into electronic checks.
- Electronic checks clear quicker so **YOU get YOUR cash faster**.
- Transmit **ALL** types of checks at moment of acceptance.
- Check 21 truncation happens at Point of Sale or with mailed in checks – your electronic checks are covered by check law.
- SAVE** on expensive software - with Creative Cash Flow's easy to use online solution, all you need is an internet connection and a scanner. It's quick, convenient and cost-effective.
- ELIMINATE** bank runs and bank deposit fees.
- REDUCE** data entry – scan & transmit your checks at any time.No batch processing needed.
- SIMPLIFY** accounting processes - export files direct to your in-house system.
- REDUCE** transaction and return fees.
- NO MONTHLY MINIMUM** number of transactions. Use our Check 21 software as much or as little as you like.

BACK OFFICE BENEFITS

- Increase Efficiency by Alleviating Time Consuming processes
- Modify Antiquated Filing Systems
- Free up Costly Office Space
- Quicker Access to Receivables
- Consolidation of Accounting for Multiple Locations

NON-CONSUMER

CHECK21: Image Replacement Documents (IRD)

CONSUMER

Accounts Receivable Conversion (ARC)

FOR MORE INFORMATION CONTACT:



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

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

Eliminate Your Bank Deposits

Funds are Automatically Deposited into your Existing Bank Account via Electronic Check Deposit. Your paper checks received "by mail" or "in person" into electronic online NEXT DAY deposits.



Puts an end to paper bank deposits and eliminates the need to go to the bank...no more waiting on long lines at the bank!

How Does CHECK21 Work?

Merchant receives checks for payments of goods or services via mail or payment center

1. Check is scanned into the software, and data is transferred into the Check Software. [Demo](#)
2. Check data is batched and transmitted to Creative Cash Flow Solutions for processing and presentment through the Federal Banking System.
3. Check Writer's account is debited, and **cleared funds are deposited into the merchant's existing account.**
4. Files are made available on our secure website for export into your in-house accounts receivable system

Requirements:

- Internet Access
- Your choice of Scanner, depending on the volume of checks

INDIVIDUAL CHECK PROCESSING



85 CHECKS PER MINUTE PROCESSING



100 CHECKS PER MINUTE PROCESSING

