

Can you spot the bad check writer?

Of course you can't. A bad check writer could be anyone . . . anywhere . . . anytime.

FedPayUSA's Signature Service, weeds out 99% of bad checks—making checks as safe as cash or credit cards.

Benefits of FedPayUSA's Signature Service

- ▶ Pro-actively "weeds out" bad checks at the point of sale
- ▶ Scans databases containing the account history of more than 240 million check writers
- ▶ Provides approval or decline codes within six seconds at point of sale
- ▶ Backed by Electronic Check Recovery for bad checks that slip through undetected
- ▶ Fast and inexpensive precaution (15¢ per check or \$125 monthly minimum)

Our Check Verification backed by Electronic Check Recovery will virtually eliminate loss from bad checks or check fraud.

**Call or fax us today at 1.888.808.8128
for a no-obligation analysis
of your business!**



Solutions for your bottom line.

For complete information, fax this form to 573.256.6542

Business Name _____

Contact Name _____

Address _____

City, State, Zip _____

Phone _____ Fax _____

E-mail Address _____ Referral # _____

108 Corporate Lake Drive • Columbia, MO • 1.888.808.8128 • info@fedpayusa.com • www.fedpayusa.com

FedPayUSA: the insomnia solution.

As a business owner, what keeps you up at night? Operating budget? Record-breaking energy expenses? Economic growth? Keeping your bottom line in the black?

Are these concerns really expense problems or are they revenue problems? How are you protecting your revenue streams from check fraud and loss from bad checks? Since revenue losses begin at the point of purchase, would you get some rest if every check you take could be verified? Of course. Now the question becomes—How?

A leader in check recovery and payment processing.

FedPayUSA can answer that question and help give you peace of mind. We are one of the leading providers of free electronic check recovery and payment processing. We are a recommended vendor for your association and more than 75 others nationwide, representing a membership base that exceeds 170,000.

As science and technology develop methods that help protect every dollar a business receives, the risk of lost income has been virtually eliminated. Businesses that don't protect their revenue become as vulnerable to theft as if they left their doors unlocked.

After researching payment-processing trends and economic analyses of the industry, FedPayUSA is positioned to help protect your business revenues from increasing check fraud and loss due to bad checks. Our check verification backed by electronic check recovery is a proactive way to make accepting checks virtually as safe as cash or credit cards.

Taking advantage of this Signature Service will help you rest assured all your check funds are protected. Checks are verified at the point of sale through a database of 240 million check writers. If one happens to slip through, it is immediately entered into our check recovery service. We deposit 100% of the face value of the electronically recovered check into your account.

Peace of mind in troubling times.

For those of you thinking about not accepting checks, consider this information:

- 60% of all non-cash payments in America are paid by check.
- 23% of all American households don't trust credit cards or can't qualify for one.
- Restaurants not accepting checks lose 14% of their gross income .

Statistics taken from the Electronic Payment Instrument Study, NACHA, the 2000 U.S. Federal Reserve Depository Financial Institution Check Study, and a study by the New Orleans Restaurant Association.

Credit and debit cards can cost your business between 2% and 4.5% in transaction fees. Add to that statement fees, monthly minimum fees and annual fees, plus equipment leases or purchases. You can quickly see that not accepting checks may actually *cost* your business money!

Help for the insomniac.

With FedPayUSA's Signature Service, there isn't any reason not to accept checks! Call us today toll-free at 1-888-808-8128 for a free client needs analysis and no-obligation proposal for your business. Or, visit our Web site, www.fedpayusa.com, for more information.

Sleep well.