



## Deposit Checks at Point-of-Sale!



Digital EFT Solutions' **DEFT POS** permits retailers to electronically deposit checks presented by their customers at the Point Of Sale. **DEFT POS** offers options including a consumer check-only conversion alternative, and a comprehensive "any check" (company, payroll, travelers, money order, etc.) solution.

### **How does DEFT POS work?**

1. A customer presents a completed check to your cashier, who scans the check through a **DEFT POS** check scanner connected to the internet. Our scanners range from a simple MICR reader (if you prefer to deposit only consumer checks) to a combination check imager (for any check)/credit card machine.
2. Check information (images and/or account data) is transmitted through **DEFT POS** for processing.
3. **DEFT POS** automatically distinguishes between consumer items, which can be converted into electronic debits and processed through the national automated clearinghouse (ACH) system, or non-consumer items which are processed as substitute checks (otherwise known as Image Replacement Documents or IRDs).
4. Consumer items processed by **DEFT POS** are electronically debited from your customer's account and available in your bank account within 24 to 48 hours. Non-consumer items can be made available as soon as the next day.
5. **DEFT POS** items that are returned as unpaid can be automatically redeposited electronically to increase collection.

### **Benefits to You**

1. **DEFT POS** is simple; it requires only internet access, and one of our check scanners.
2. **DEFT POS streamlines the check deposit process**, and eliminates the need for trips to the bank to make deposits.
3. **DEFT POS automatically archives all transactions** (data and images), and provides reports that can be easily downloaded to your accounting software.
4. **DEFT POS deposits into any bank**, or banks, and permits consolidation of checks from multiple locations into a single account (if desired).
5. **DEFT POS processing fees are minimal**, usually reduce bank fees, and include redeposits of returned items without further transaction costs.

### **About Digital EFT Solutions**

Digital EFT Solutions, LLC provides leading edge payment services to businesses and financial institutions throughout the country. Our product suite includes ACH (POS, WEB, TEL, BOC and ARC), all check remote deposit (Back Office Banker and Fast & Fax Deposit), bank products (DEFTeller branch capture, Image Cash Letters, Direct to Fed), Consolidated returns and Redepositing, credit/debit card processing, and scrip and conventional ATMs. For more information, please see our website: [www.digitaleft.com](http://www.digitaleft.com), or contact [sales@digitaleft.com](mailto:sales@digitaleft.com), or call 877-424-DEFT.

# **DEFT** by TEL

## Accept Checks by Telephone... Today!



Whether you accept orders for your products and services by phone, or simply want to offer your customers another convenient payment option, you need Digital EFT Solutions' **DEFT by TEL**. Once you have your customer's permission, **DEFT by TEL** enables you to accept payment from your customers' checking accounts over the telephone.

### **How Does DEFT by TEL Work?**

1. Once you have your customer's permission, **DEFT by TEL**'s user-friendly software prompts your operator to enter the customer's checking account number, bank routing number and check number.
2. Through **DEFT by TEL**, you can set-up either one-time or recurring transactions.
3. **DEFT by TEL** transmits the payment data in real-time and generates an electronic debit from the clients account via the national automated clearinghouse (ACH) system.
4. **DEFT by TEL** in most cases deposits debited funds into your account within 24 to 48 hours. Unpaid items are reported via your **DEFT by TEL** online account and can be redeposited automatically.

### **Benefits to You**

1. **DEFT by TEL** can increase your sales by making purchases easier for your customers.
2. **DEFT by TEL eliminates the costs of producing and mailing paper invoices**, and eliminates payment delays due to invoice delivery time, and waiting for the arrival of paper checks.
3. **DEFT by TEL eliminates the need for trips to the bank** to deposit checks.
4. **DEFT by TEL Recurring offers free use of our software**, with only a PC and internet access required.
5. **You have 24/7 access to your DEFT Recurring account**, which provides automatic archiving, pending and completed transaction reporting, and easy downloads to your accounts receivable system.
6. **DEFT by TEL transaction fees are significantly lower** than credit card processing fees or paper check deposit cost

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## Speed Your Point-of-Sale... and Still Deposit Checks Electronically!



Converting consumer checks into electronic transactions provides many benefits in time and cost savings. With Digital EFT Solutions' *DEFT BOC*, (Back Office Conversion) you can now gain the benefits of electronic check conversion in your back office, rather than delaying customers at check-out. *DEFT BOC* is one component of our total Back Office Banker solution.

### **How Does DEFT BOC Work?**

1. You need to advise your customers that their checks may be converted into electronic transactions. The required notice can be provided by a sign at point-of-sale and/or a notation on receipts.
2. With *DEFT BOC*, you simply accept checks in accordance with your regular acceptance criteria.
3. Once checks are removed from the cashiers' drawers, they may be scanned in your back office for depositing through *DEFT BOC*. A variety of volume-dependent scanners is available from DEFT to permit electronic depositing of any check (company, payroll, travelers, money order, etc.).
4. Scanned account information or full check images can be reviewed via your account on *DEFT BOC's* online website, and then released for processing.
5. *DEFT BOC*/Back Office Banker automatically distinguishes between consumer items, which can be converted into electronic debits and processed through the national automated clearinghouse (ACH) system, or non-consumer items which are processed as substitute checks (otherwise known as Image Replacement Documents or IRDs).
6. Consumer items processed by *DEFT BOC* are electronically debited from your customer's account and in most cases available in your bank account within 24 to 48 hours. Non-consumer items can be made available as soon as the next day.
7. *DEFT BOC* items that are returned as unpaid can be automatically redeposited electronically to increase collection.

### **Benefits to You**

1. *DEFT BOC is simple*; it requires only internet access, and one of our check scanners.
2. *DEFT BOC streamlines the check deposit process*, and eliminates the need for trips to the bank to make deposits.
3. *DEFT BOC automatically archives all transactions* (data and images), and provides reports that can be easily downloaded to your accounting software.
4. *DEFT BOC deposits into any bank*, or banks, and permits consolidation of checks from multiple locations into a single account (if desired).
5. *DEFT BOC processing fees are minimal*, usually reduce bank fees, and include redeposits of returned items without further transaction costs.

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# **DEFT** by Web

## Accept Online Electronic Checks... Today!



With e-commerce booming, most businesses now offer their customers the option to pay invoices online. But many are finding that credit card payments are associated with high processing costs, particularly in comparison to online electronic checks, entered directly on your website.

Digital EFT Solutions' **DEFT by Web** allows your customers to pay by online electronic check, simply by entering their bank and account information, and **DEFT by Web** does the rest. The check payment web page looks like a traditional paper check, so that customers can easily identify the information they are required to enter.

### **How Does it Work?**

1. The customers' account information is entered on an online form which resides on your company website. The system transmits the data securely to **DEFT by Web's** processing server using html commands.
2. This data is transmitted in real-time to our secure web site and processed by our high-speed web hosted system which is safely accessed from a standard web browser.
3. The funds are processed through the national automated clearing house (ACH) system, electronically debited from the customers account and in most cases available in your bank account within 24 to 48 hours, eliminating a trip to the bank.

### **Benefits to You**

1. **DEFT by Web Increases Online Sales** by offering another payment option for your customers
2. **DEFT by Web does not require any new equipment.**
3. **DEFT by Web provides 24/7 access to your account** via our secure website, including automatic archives and detailed reporting features easily downloaded to your accounts receivable software.
4. **DEFT by Web makes good funds available within 24 to 48 hours;** returned items can be automatically resubmitted at no additional processing cost.
5. **DEFT by Web does not require you to change your bank.** We deposit to any bank account.
6. **DEFT by Web permits recurring payments** through integration with DEFT Recurring. Recurring payments allow for payment over time for large items, or for regular payments by repeat customers/subscribers.
7. And, finally: **DEFT by Web Saves You Money!** Our all-in processing cost (our transaction fee plus minimal bank fees) is significantly lower than your current credit card processing fees.

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# DEFT Recurring

## Recurring Payments Made Simple



Does your business sell continuing services or big ticket items? Now you can offer your customers a flexible payment option, either to pay on-going subscription-type costs, or to pay large amounts over time. And, you can avoid the disadvantages of traditional paper billing and collection with Digital EFT Solutions' **DEFT Recurring**, an easy-to-use Automated Recurring ACH Payments system.

### **How Does DEFT Recurring Work?**

1. Once you have your customer(s) agreement to automatically debit their accounts, just log in to your secure **DEFT Recurring** account via the internet.
2. Schedule your customer(s) **DEFT Recurring** payments via our user-friendly interface: one-time payments, weekly, bi-weekly, monthly, bi-monthly, quarterly, semiannually, or annually.
3. Thereafter, **DEFT Recurring** generates an automatic debit from the bank account your customer has designated (any bank, and savings or checking account)
4. **DEFT Recurring** customer payments in most cases are credited to your account within 2448 hours.
5. Returned items/unpaid items are reported to you via our secure website, and can be resubmitted automatically.



### **Benefits to You**

1. **DEFT Recurring** can increase your sales by making purchases easier for your customers.
2. **DEFT Recurring eliminates the costs of producing and mailing paper invoices**, and eliminates payment delays due to invoice delivery time, and waiting for the arrival of paper checks.
3. **DEFT Recurring can reduce past due accounts and improve receivables** by as much as 37%.
4. **DEFT Recurring eliminates the need for trips to the bank** to deposit checks.
5. **DEFT Recurring offers free use of our software**, with only a PC and internet access required.
6. **You have 24/7 access to your DEFT Recurring account**, which provides automatic archiving, pending and completed transaction reporting, and easy downloads to your accounts receivable system.
7. **DEFT Recurring transaction fees are significantly lower** than paper check deposit and processing fees.

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# DEFT Central

## Minimize Returned Check Fees! Increase Collections!



Instead of having returned items sent to your bank, and being charged by your bank for the returns, **DEFT Central** receives your returned items and redeposits them electronically to increase the likelihood of full payment. If you have multiple banking accounts, our centralized return service will consolidate unpaid and returned items at a single account for greater control.

### How Does It Work?

1. **DEFT Central** establishes a reserve deposit account for you.
2. We provide a special **DEFT Central** endorsement which permits paid items to be deposited normally, but that returns unpaid items to **DEFT Central**, avoiding you banks' returned item fees.
3. **DEFT Central** provides an online report of all returned items, including images of the checks, usually within 72 hours of depositing.
4. If you deposit electronically through DEFT, one of your bank accounts may already have been credited with the amount of the returned item. If so, the amount of the returned item will be debited from the reserve deposit account. If you deposited a physical, paper check to your bank, **DEFT Central** will return the actual paper check to you by U.S. mail or overnight courier.
5. As you direct, **DEFT Central** will electronically resubmit the returned checks for payment... twice in the case of consumer items. In general, this increases payment by approximately 25% above resubmission of paper checks.

### Benefits to You

1. **DEFT Central** reduces or eliminates returned or NSF bank fees, which average \$10 nationally.
2. **DEFT Central** improves your overall collections and payment efficiency, through resubmission of returned transactions.
3. **DEFT Central** works for any type of check (consumer, business, payroll, travelers, etc.)
4. **DEFT Central's** software and online access is complimentary, and requires no additional equipment.
5. **DEFT Central** provides 24/7 online access via a user-friendly interface to returned item data and images.
6. **DEFT Central** reporting is easily downloaded to your Accounts Receivable software.
7. **DEFT Central** quickly updates negative information into your check verification system, reducing the risk of NSF payments at point of sale.

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# **DEFT Collect**

## **Electronically Redeposit Returned Checks to Improve Your Collections.**



Improve your collection process by replacing paper redepositing of returned/NSF checks with **DEFT Collect's** electronic representation service. Unpaid items are a significant expense for your business, and increasing collection through the depositing system, prior to having either to absorb the cost or to turn the item over for outside collections, could greatly improve your bottom line. Consider **DEFT Collect!**

Electronically presented checks are paid before paper items; electronically represented items are paper representations. Electronic representation results are known within seventy-two hours, versus weeks for paper redeposits.

### **How Does It Work?**

1. **DEFT Collect** is available either as an adjunct to our other DEFT Deposit services, or as a stand-alone product. If your business is not otherwise a DEFT client, an online account will be established for you to use **DEFT Collect**.
2. When you have been advised of a returned item, either electronically or by return of the physical check by your bank, you may log onto your account and select the returned item (if not otherwise a DEFT client, you may scan the check image into your account.). You then direct **DEFT Collect** online to electronically redeposit the returned items.
3. **DEFT Collect** will electronically redeposit NSF items, and will do so twice for consumer checks.
4. **DEFT Collect** will deposit to your account the full face value of returned checks that are collected.
5. **DEFT Collect** will return uncollected items to you, with the reason for their return; return check fees will be collected electronically from your deposit account.

### **Benefits to You**

1. **DEFT Collect's electronically represented items are typically collected at a rate 25% greater** than paper representations.
2. **DEFT Collect returns customers to paid status sooner.**
3. **DEFT Collect collects NSF items without the need for customer communications.**
4. **DEFT Central works for any type of check** (consumer, business, payroll, travelers, etc.)
5. **DEFT Collect's software and online access is complimentary.** Non-DEFT Clients may need to purchase an inexpensive check scanner.
6. **DEFT Collect provides 24/7 online access** via a user-friendly interface to returned item data and images, and to reporting easily downloaded to your Accounts Receivable software.

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# **DEFT** Direct2Fed

## **Bankers! Clear Electronically by Sending Check Images to the Federal Reserve.**



*DEFT Direct2Fed* allows you to send checks directly to the Federal Reserve in a Fed-approved Image Cash Letter. We offer favorable deposit deadlines, streamlined operations, and improved availability and clearing costs.

### **How Does DEFT Direct2Fed Work?**

1. You scan checks to *DEFT Direct2Fed's* server via our web-based software and imaging devices.
2. *DEFT Direct2Fed* processes the check images and prepares an approved Image Cash Letter (ICL: DSTUX9.37-2003 file).
3. The *DEFT Direct2Fed* ICL is uploaded directly to the Federal Reserve prior to 8 pm Eastern, avoiding late-submission clearing fees.
4. The Federal Reserve credits your bank's Fed Deposit Account.

### **Benefits to You**

1. *DEFT Direct2Fed* eliminates the cost of transporting paper checks to the Federal Reserve.
2. *DEFT Direct2Fed's* allows for later, larger clearing submissions while meeting the Fed's 8 pm deadline.
3. *DEFT Direct2Fed's* web-based software provides automatic archiving of check images, and generates posting files from items submitted for clearing.
4. *DEFT Direct2Fed* is a simple operation, requiring only a check scanner and internet access.
5. *DEFT Direct2Fed* allows you to benefit from electronic clearing without modifying your paper-based operations.
6. *DEFT Direct2Fed* also includes our Remote Deposit System, the ability to scan payment coupons, and other valuable features at no additional charge.

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