Features and Benefits:

The Combination of an authorization platform (frontend) and settlement platform (backend) is essential to complete all aspects electronic transaction or physical check processing.

Authorization platform refers to verification and sending authorization request to customers.

Settlement platform refers to the settling of transaction batch(s) in order to distribute funds.

Settlement includes: funding to the merchant, debt clearing house, chargebacks and retrievals, merchant statements.

Merchants need to make sure that check drafts are duly authorized and consumers are identified in a commercially reasonable manner.

The general process for this service is:

**Step 1:**Customers select products and add them to merchant's shopping cart.

**Step 2:**Customers proceed to the checkout page.

**Step 3:**Customers register or login to their account.

**Step 4:**Customers enter or confirm their personal details including:

* First and last name
* Billing address
* Out-of-wallet security question such as the last 4 digits of their social security number

**Step 5:**Customers are requested to enter the following information on the cashier-page:

* Bank routing number
* Bank account number
* A valid check number taken from their check book (optional)

**Step 6:**Merchant sends the checking information entered along with the customer details over a secure connection to **DigiCheckService**(our name) (established by API).

**Step 7: We** verifies the customer banking details via our customizable Verification Loop™ and patent pending Mitigation Monitor™ to ensure that the account exists and that there is a positive balance.

**Step 8:**Merchant then sends the eCheck with a confirmation of positive validation to the queue, to await processing.

All of our service for processing eCheck-entries are flexible. eCheck Print™ is designed with a view to meeting all your business needs and making your staff's lives easier by offering a convenient set of eCheck payment tools that goes far beyond the capability of any other competing application.

**In short, eCheck Print™ provides:**

* Lower fees than credit cards
* Access to more U.S. consumers than any other online payment method
* Capture of eCheck entries and printing of check drafts combined
* Lower returns due to our fraud prevention technology
* Real-time access to transactional data and a full reporting suite
* CSV-export of all reports in order to import data into your accounting software
* Quick clearing and fast settlement of funds to improve your cash flow