



Just like a credit card...

1. Customer pays for a purchase with a check.
2. The check is read by a check reader. MICR information is verified electronically.

3. The information is sent to BancTech and checked against a database of check writers. The check approval is sent back to the terminal.



4. Customer is given the authorization slip to sign...just like a credit card. The signature is required to authorize the check to be processed as a debit transaction.



5. The check along with the signed authorization is returned to the check writer marked VOID or PROCESSED ELECTRONICALLY



6. Transaction information is stored in the check reader terminal. The terminal is batched out daily and sent to BancTech for settlement.



7. BancTech debits the check writer's bank account and credits the merchant's bank account usually within 48 hours.

8. If the transaction doesn't clear, BancTech collects the amount due. The merchant doesn't deal with returned checks.



YOUR LOCAL REPRESENTATIVE IS:

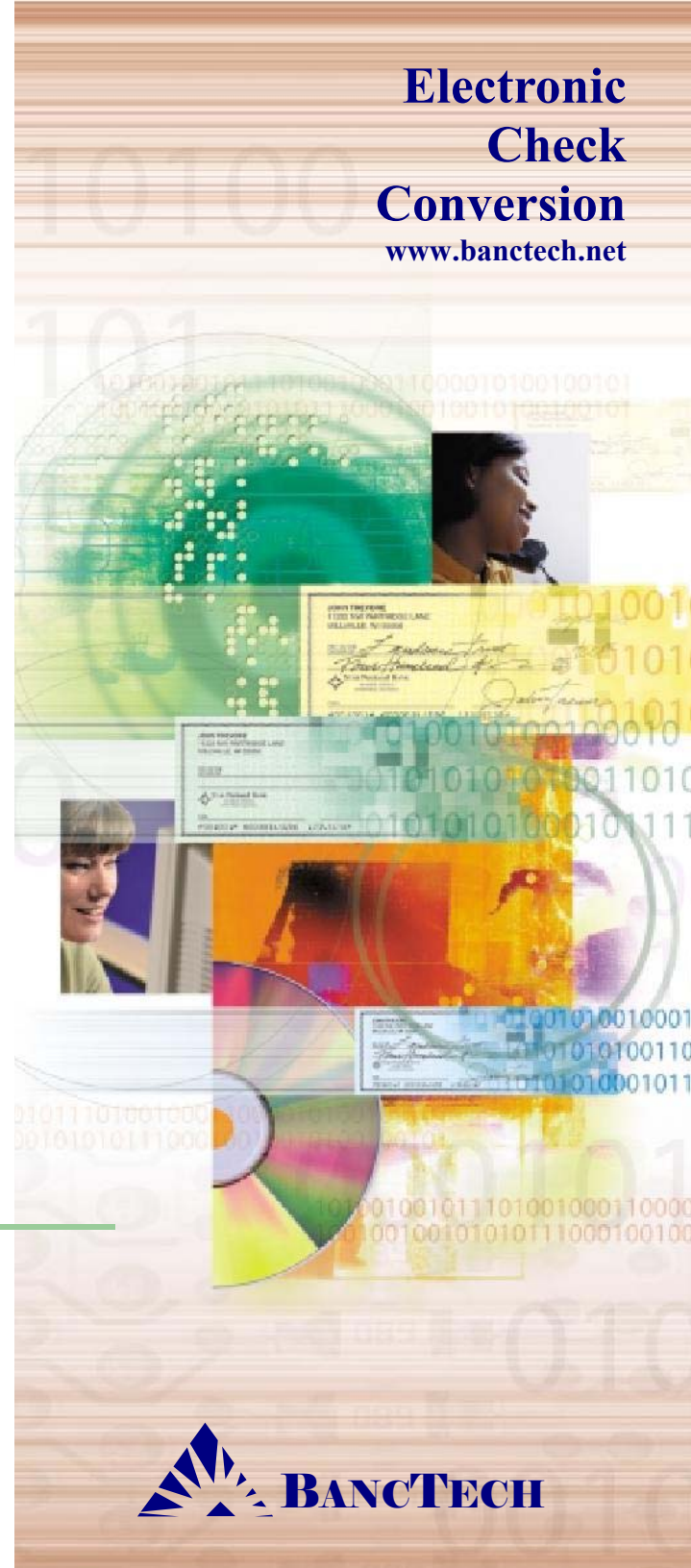


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**Electronic
Check
Conversion**
www.banctech.net



Checks can now be processed just like a credit card...

Checks put through our check conversion system are processed like a credit card transaction.

Because it is similar, employee training is simplified and banking procedures are streamlined; saving time and money since you are no longer required to deposit checks.



BancTech check conversion...

A paper check is converted into an electronic transaction at the Point-of-Sale. The transaction information is routed through the Automated Clearing House (ACH) just like your credit card transaction and automatically debits the check writer's account while crediting your account.

Each transaction is guaranteed*, regardless of whether the funds are available in the check writer's account.

*when you sign up for check conversion guarantee

How it works...

When closed, your batch is sent to us in an electronic format, just like your credit card batch.

Our system automatically debit the check writer's account and credits your account.

Your funds are available to you as soon as your bank posts the electronic deposit, usually in two to three business days.



When you sign up for check conversion with guarantee, you will never take another bad check or deal with collection problems.

3 ways you can eliminate bad check losses...

Bad checks can continue to be a costly problem. Studies show that the vast majority of check loss occurs from repeat offenders—bad check writers who write more than one bad check at more than one retail outlet. Individual retailers have been unable to combat those who intentionally abuse check writing privileges.

We can help with one of three programs:

1. **CHECK CONVERSION W/ GUARANTEE**
(requires optical or MICR reader)
2. **CHECK CONVERSION ONLY**
(requires optical check reader)
3. **VERIFICATION ONLY**
(requires MICR only)

Which ever program you choose, you can be assured of receiving our quality customer service.



Terminal Equipment Choices...



Process electronic checks along with credit/debit and gift cards. Fast and reliable.



Electronic Check Imager. Speeds up check out times.



Electronic MICR Reader. Economical and accurate.



Replace components quickly. Simple and easy to use.

NEVER TAKE ANOTHER BAD CHECK!



"Leading The Way In Electronic Check Processing!"