

WHO ARE WE?...

BANCTECH is recognized by the Federal Reserve Bank as a service bureau for the processing of electronic payments. Each month we process tens of thousands of dollars of transactions and take pride in the speed and accuracy in which the payment process occurs. We originate payments every business day and provide daily updates to our merchants.



Over the years, we have built our banking relationship on successful processing, corporate integrity, and excellent customer service. Our computer software has been developed from practical experience and provides accurate tracking and a full set of value added features that are not available from other service bureaus.



With BANCTECH, you can accept more checks, increase sales and build your business by offering your consumers a more liberal check acceptance policy!

- Member: ACA INTERNATIONAL—The Association of Credit and Collection Professionals



OUR MISSION...

We are in the business of moving money. We know that cash flow is crucial to the life of ANY business. With our portfolio of Electronic Check Services we can provide **“cash on time, every time”!** We are the company that banks and business turn to with confidence when they need ACH processing services, software solutions and consulting expertise.



YOUR LOCAL REPRESENTATIVE IS:



***“Leading The Way
In Electronic Check
Processing!”***



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“Time is money” has never been more relevant. Our check services will reduce processing time, put revenue in your hands sooner and reduce fraud and insufficient funds problems. We free up your time so you can get back to doing what you do best: RUNNING YOUR BUSINESS!



“LEADING THE WAY IN ELECTRONIC CHECK PROCESSING!”

WE CAN HELP WITH ONE OF THESE PROGRAMS...

- Electronic Check Recovery (RCK) - Why spend your valuable time trying to collect returned checks when we will do it for FREE!?
- Electronic Check Conversion (ECC) - Taking checks is now as easy as taking credit cards.
- Accounts Receivable Conversion (ARC) - Revolutionize your accounts receivables payment process
- Check Guarantee - Eliminate check losses forever
- Check Verification - Reduce fraud right at the point-of-sale
- Consolidated Returns - Centralize your return items while paying half the fees
- Automatic Payment Manager (APM) - Speed up receivables and reduce your



billing and collection costs through our Automated Payments program (it makes life easier for your customers too)

- Equipment/Software - Sales, Leasing, and Rental

WHY CHOOSE BANCTECH?...

With the popularity of credit and debit cards, there is recent evidence that Americans are writing fewer checks. The most current data from the Federal Reserve Board suggest check writing is slowing by about 1 to 3% a year. But with an estimated *43 billion checks* worth in excess of *\$47 trillion* last year, Americans still write plenty of checks, especially at the point-of-sale.

According to the Fed, consumers write 51% of all checks, and roughly one in five consumer checks is tendered at the point-of-sale. Translation: **consumers are writing about 4.5 billion checks a year at retail check out counters.**

The challenges of minimizing the costs of check acceptance are leading retailers to new investments and new strategies at the point-of-sale and behind the scenes. Programs that recognize the customer's desire to write checks and the retailer's need to improve efficiencies are making impacts.

For businesses that accept checks at the point-of-sale, eliminating bad checks is just half the battle. The other half involves maximizing sales. That's where you can look to BANCTECH for support. By implementing one (or several) of our programs you can accept more checks, increase sales and build your business by offering your consumers a liberal check acceptance policy!

“Whichever program you choose, you can be assured of receiving our quality customer service!”

SAMPLE MERCHANTS...

- Auto Parts, Accessories & Repair
- Book Stores
- Car Wash Centers
- Clothing / Retail
- Convenience Stores / Gas Stations
- Drug Stores / Pharmacy
- Dry Cleaners
- Electronics Repair
- Florists
- Grocery / Supermarket
- Home Supply
- Medical / Dental Offices



- Nurseries, Lawn & Garden Supply
- Office Supply
- Photo Studios
- Postal / Shipping Services
- Restaurants
- Utility Companies
- & many, many more...



from Electronic Check Corporation

www.banctech.net