

## Businesses have bills to pay.

### Offer a new, efficient way to pay them.

Deluxe eChecks are a low-cost payment solution offering all the benefits of paper checks with the added convenience and speed of an online payment system. They're just like paper checks, only more secure and faster.

### Fast, easy and secure way to send checks without having to change existing AP process.

Four simple steps to send secure payments that won't get lost, stolen or delayed in the mail:

#### 1 Create and Send



Just log in to send a single check or a multiple batch, enter an email address and hit "Send", or integrate with QuickBooks® and other software to send checks.

Plus, remittance data can be included so recipients can easily reconcile the payments.

#### 2 Receive and Retrieve



After receiving a secure link in their email, recipients retrieve their checks from our secure online portal.

#### 3 Print the Check



Using a standard printer, the recipient prints the check for deposit.

#### 4 Deposit the eCheck



A Deluxe eCheck is deposited just like any other check — at a bank branch, through an ATM or using Remote Deposit Capture on a smartphone. When available, if the recipient needs access to an eCheck payment even faster, they can opt in for those funds to be available in their bank account in minutes by using Instant Funds™ powered by Hyperwallet.



### PAY FASTER

Send checks at the speed of email. No more wondering when or if the payment will arrive. And, no more time spent printing, signing, stuffing or mailing your payments.



### PAY LESS

Save as much as \$1 per eCheck by paying less for stamps and envelopes, and by reducing the labor required to write, stuff and stamp paper check payments. Businesses also avoid overnight mail costs or wire transfer fees whenever payments need to be sent immediately.



### PAY SECURELY

No more checks lost in the mail or stolen from mailboxes. Patented security features combined with a delivery method that minimizes contacts points will virtually eliminate the chance of check fraud. Plus, eChecks can be verified to ensure they have not been altered.

#### ORDERING DELUXE eCHECKS

eChecks require the customer to set-up a secure password, therefore, customers must be referred to Deluxe to place their order. Submit referrals via:

- OrderPro® (where available)
- Online at [deluxe.com/referral-express](https://deluxe.com/referral-express)

Call your DBA phone number or visit [echecks.com/fi](https://echecks.com/fi) for more information.

No changes to existing AP processes. Whether you use QuickBooks or any other accounting software, it's easy to issue eChecks in just a few clicks. The remittance data can be included so recipients can easily reconcile the payments.

Customer Requirement	eChecks	Paper Checks*	Purchasing Card	ACH*
Integrates seamlessly into current AP processes	✓	✓		
Easily accepted by any recipient	✓	✓		
Payments are immediate	✓		✓	
Robust remittance data can be attached and sent with payments	✓	✓		
No sign-up / membership to receive payment	✓	✓		
No additional payee fees required	✓	✓		✓
No sensitive data required from payee	✓	✓	✓	
Simple implementation	✓	✓		
Secure	✓	✓	✓	✓
Endorsed by trusted names	✓	✓	✓	✓

\*Online bill pay leverages both ACH and paper checks.