**EChecks**

**Definition**
- A regular check that is created online or within common accounting software and delivered via a secure link within an email
- Looks and cashes just like a regular check because it is just a regular check
- Allows for immediate delivery of payment

**How They Work**

**Send eCheck**
Sender logs in and fills out an eCheck. Only recipient’s email is needed for delivery.

**Receive eCheck**
Recipient retrieves eCheck from the secure Deluxe system.

**Print eCheck**
Recipient simply prints the eCheck.

**Deposit eCheck**
Recipient deposits eCheck with their bank, just like a paper check.

**Usage**

**$8.2 Billion+**
WERE TRANSACTED VIA ECHECKS IN 2018

**1 Million+**
UNIQUE RECIPIENTS HAVE RECEIVED ONE OR MORE ECHECKS

**$40 Million+**
LARGEST SINGLE TRANSACTION TO DATE

**Customers Report**
ECHECKS ARE NOW BEING ACCEPTED AT BANKS 99.9% OF THE TIME

**Benefits**

**eChecks Meet all Business Requirements**

<table>
<thead>
<tr>
<th>Business Requirements for a Payment Method</th>
<th>eChecks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does not require fundamental change in current accounts payable processes.</td>
<td>✔</td>
</tr>
<tr>
<td>Payment method must be broadly accepted.</td>
<td>✔</td>
</tr>
<tr>
<td>Payment immediacy.</td>
<td>✔</td>
</tr>
<tr>
<td>Robust remittance data can be attached and sent with payment.</td>
<td>✔</td>
</tr>
<tr>
<td>No recipient sign-up/membership required.</td>
<td>✔</td>
</tr>
<tr>
<td>No additional recipient fees.</td>
<td>✔</td>
</tr>
<tr>
<td>Recipient does not have to provide sensitive banking data.</td>
<td>✔</td>
</tr>
<tr>
<td>Simple implementation.</td>
<td>✔</td>
</tr>
<tr>
<td>Secure - considered table stakes.</td>
<td>✔</td>
</tr>
<tr>
<td>Endorsed by trusted name(s).</td>
<td>✔</td>
</tr>
</tbody>
</table>

**Top Appeal**

- Speedier Payments

**Customers find eChecks give them more control**

- “eChecks work well as a payment method.”
- “eChecks are convenient.”
- “eChecks enable fast (same day) payments.”
- “eChecks are efficient and save me money.”

**Four common uses for eChecks**

- Vendor requires quick payment
- Contract employees/consultants
- Payroll
- Suppliers who are not local

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