

About ACH Direct, Inc.



ACH Direct is one of the fastest-growing privately held electronic funds transfer processors in the United States, with over 75 million transactions totaling over \$9 billion processed in fiscal year 2010.

ACH Direct's customers benefit from a comprehensive suite of payments products and services, including ACH origination, check verification, identity verification, credit card and debit card processing. Dedicated to providing superior customer service and industry-leading technology, ACH Direct provides tools to help organizations of all sizes reduce transaction costs, mitigate risk and increase efficiencies. Additional information about ACH Direct can be found at www.achdirect.com.

Providing Value Through Innovation

Since inception, ACH Direct has focused on providing maximum value to our customers by expanding the technological capabilities of core payment infrastructures. Through these developments, we have been able to help our clients reduce their operating costs, increase cash flow and maximize their resources. As the payment industry evolves, ACH Direct is committed to providing leadership and solutions that leverage emerging technologies. Through these innovations, we fulfill our company's primary objective: to provide our clients with the services and tools they need to succeed.

Helping Our Clients Succeed

ACH Direct is continuously looking for new ways to help our customers improve their operations. We consult with our customers to learn how we can enhance our product and service offerings to better serve them. Our team of professionals analyze current processes and then develop ways to streamline and better manage these processes through automation and enhanced reporting.

Automation

ACH Direct has a wide variety of tools and services to help our clients get the most out of their payment-related processes. By changing our customers' receivables from a manual process to an automated process, our customers enjoy the essential benefit of accelerated cash flow. Through consolidation of accounts and with just-in-time disbursements, cash management is maximized. Through the use of our verification and authentication services, we are able to reduce our clients' losses due to bad check acceptance. Through the integration of payment origination and results data to existing accounting and ERP systems, the entire payment process can be automated to achieve the maximum possible benefit.



www.achdirect.com

500 W. Bethany Drive, Suite 200
Allen, Texas 75013
p: 866.290.5400
f: 972.396.5006

Reporting

Our online browser-based reporting services provide essential monitoring tools to allow management to monitor activity as it occurs. This real-time capability, combined with a consolidation of all points of origination (Point of Sale, IVR, Internet and Lockbox), provides a complete picture. ACH Direct can provide your management with the tools needed to make informed decisions.

Summary

- Privately held Texas corporation founded in 1998
- Fiscal year 2010 processed over 75 million transactions totaling over 9 billion dollars
- Mix of clients includes small businesses, government, educational, charitable organizations and Fortune 500
- Secure, reliable processing environment
 - 24/7/365 security monitoring and recording
 - Diesel generator co-generation and power backup
 - Internal and external intrusion detection and prevention
 - External availability and response monitoring/reporting
 - PCI/DSS certified
- Core competencies
 - ACH transaction processing
 - Payment processing automation
 - Integration services
- Additional areas of expertise
 - Credit/debit card processing
 - Real-time check verification/debit
 - Web-based payment processing
 - Telephony payment processing (IVR/ASR VRUs)
 - Retail POS development and integration
 - Authentication services
 - Electronic check processing



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