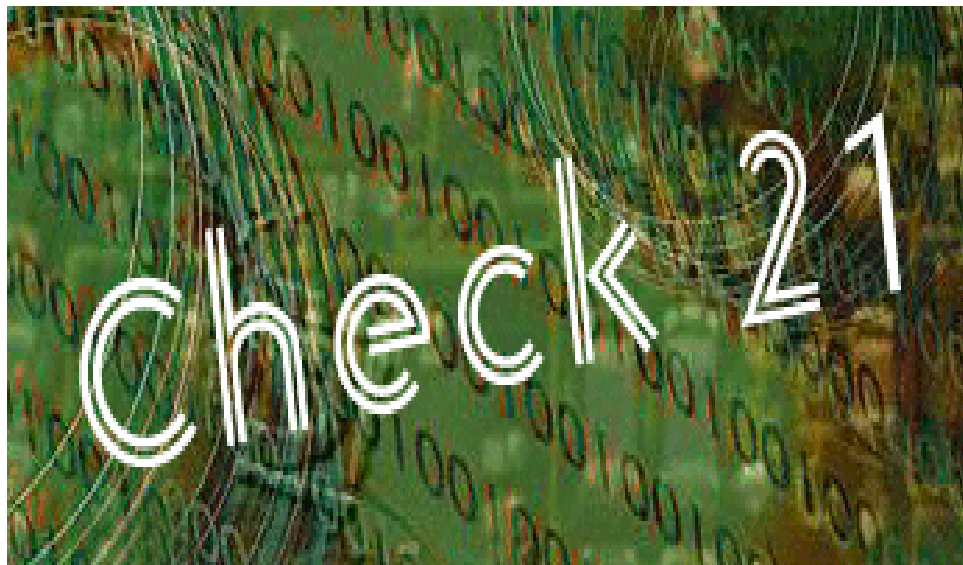


CHECKRELAY 21

CalliPay

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CheckRelay 21 is designed to enhance the speed and efficiency of conventional check processing.

Check 21 permits the “truncation” of paper checks into digital images, which is used by banks to process payments. Check 21 removes the restraints associated with processing paper checks, while avoiding other regulatory obstacles presented in electronic processing such as NACHA, giving you the best of both worlds.

CalliPay has developed an enhanced “CheckRelay 21” product offering you all the advantages of Check21 along with our signature benefits.

Features and Benefits:

No More Paper!

- CheckRelay21 lets you convert all forms of checks into digital images, expanding your ability to process payments.

- Streamlines the payment process— Confirmation Letters are not required with CheckRelay21

Keep your Money:

- With CheckRelay21 there is No Dispute Period
- Increase your processing volume by digitally imaging your checks with Check Relay21— you can process more checks in a shorter amount of time.

Plus...

- Intelligent data entry features such as “auto pre-fills” make check entry a breeze.
- Instant accounting of your receivables using CalliPay’s robust reporting features keeps you informed of your productivity.