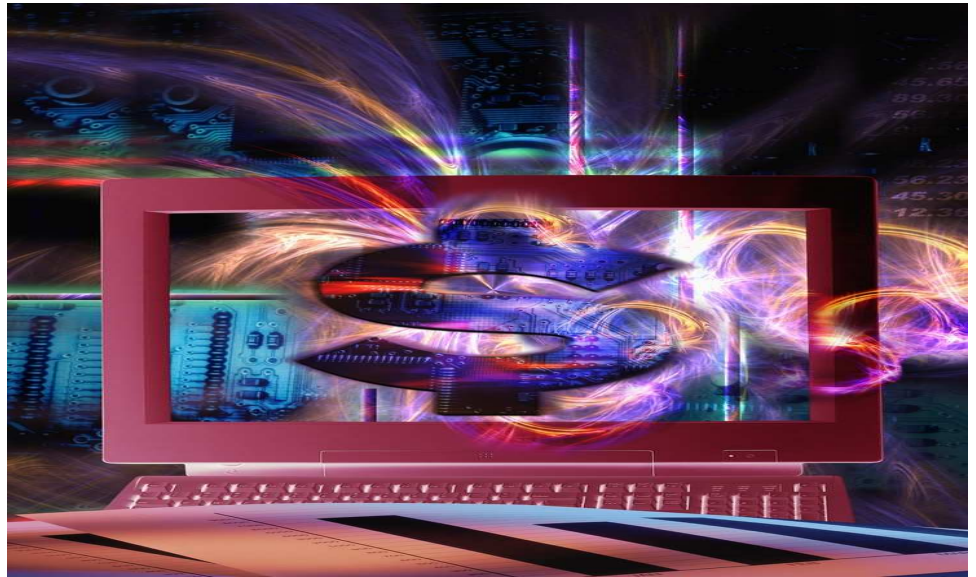


PAYMENT METHODS

CalliPay

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The Unified Payment Portal accepts all payment types.

Whether electronic or paper check payment is your method of choice, the Unified Payment Portal handles it all, handles it instantly, and most importantly, with the right balance of security and reliability.

Combine one or all payment methods in your payment solution, and access them through one centralized site. Our system's modular based approach will let you do just that and more!

Credit & Debit Cards:

- Process all major credit and debit card transactions without the need to swipe the card (card not present transactions).
- Instantly verify transactions using AVS verification.
- Process your card based activities in seconds.
- Funds become available in as little as 24 hours.

E-Checks:

- Reduce cost and increase the efficiency of your check processing using E-Checks.
- Process each payment as they come, or batch your payments for settlement each day.
- Increase your chances of getting paid - In the banking world, electronic payments take precedence over paper check transactions.
- Expedite the settlement of funds and get access faster than conventional paper check settlement.

Check Relay:

- Instantly take checks over the phone, and deposit the funds for settlement the same day.
- Enrollment for Check Relay is immediate. Get set up and begin using the system the same day.
- With Check Relay, you buy, install, and maintain nothing!