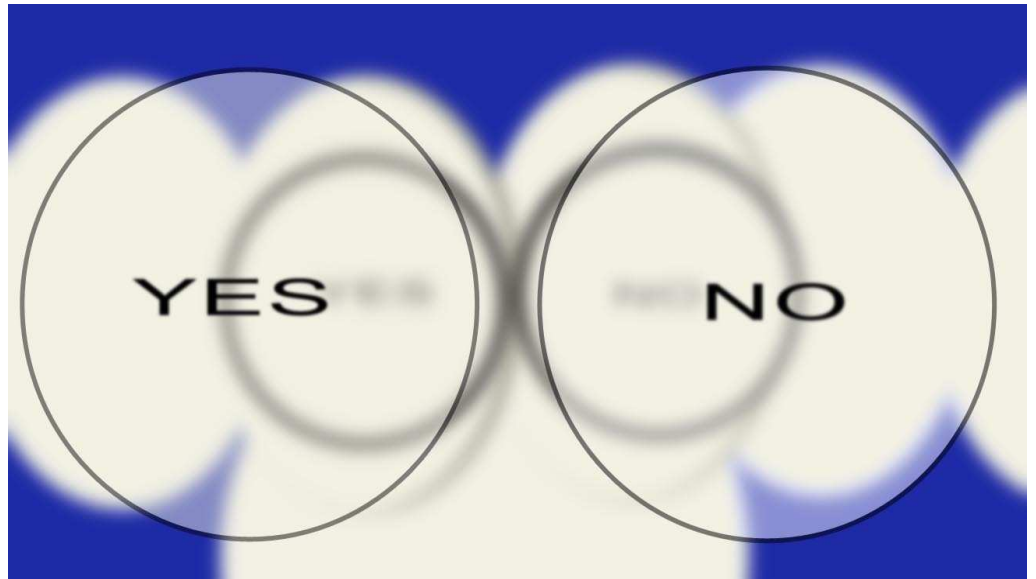


LAYERED VERIFICATION

CalliPay

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CalliPay's Layered Verification services can help you increase the likelihood of successful payments!

CalliPay Verification solutions cover the gamut in risk aspects associated with payments processing. Our solutions can assist in increasing the rate of positive payments by featuring a layered approach that leverages the cost of verifications against the payment value. From ABA to NCN to ATM Verification, our system supports all levels of authentication directly through the payment portal which translates to more convenience, time efficiency and overall cost savings. Additionally, CalliPay's risk management and verification solutions can be used individually or combined, using specific risk models to achieve maximum results.

Features & Benefits:

- Real-time verification of account status – open, closed, frozen or over-drawn
- Confirm whether the account has a positive or negative balance, and determines a check writer's payment history before accepting the payment.
- Lower the risk of NSF's by verifying payments against the largest nationwide database of bad check writers in the industry.
- Assists in identifying potential fraudulent accounts
- Verify payment information against the most updated bank routing tables.
- Safeguard payments against data entry errors, lowering the rate of mis-routed checks.
- Perform quick routing code look-up by bank name.