



We're changing the way you do business!

National Cash Flow Systems® was founded to provide integrated payment processing services designed to maximize cash flow. In today's high-tech, fast-paced world of commerce, companies require effective solutions for increasing their positive cash flow. We do this by maximizing customer payment options, and reducing outstanding receivables. NCFS® offers several services that we custom fit to a merchant's needs.

ePay™ – Electronic Debit Services

We convert a company's billing system to an automated, debit based system, wherein a customer pays their bill automatically. We enable both recurring and one-time bill payment situations. This capability sharply reduces outstanding receivables, late-pays, and makes cash flow more predictable.

iCheck™ – Online Check Capability & Check by Phone

Our ACH services can also be tailored to accept checks through a merchant's website, our *Virtual Terminal™*, or over the telephone. Merchants offering these payment options convert customers that do not wish to use credit cards, and the merchant saves 50 to 90% versus a credit card transaction.

VeriTrac™/MatchTrac™ – Cutting-edge Check Verification

With access to the single largest source of account information in the world, over 190 million accounts, VeriTrac™ and MatchTrac™ offer the most powerful, accurate, and robust check verification system. By using the VeriTrac™ and MatchTrac™ systems, merchants can now determine - virtually in real time - the following: Account open/closed, Funds Currently Available, Funds Not Available, Account Closed, Stop Payments activity, and outstanding NSF's. This goes far beyond antiquated, out-of-date, negative data base check verification.

eRecovery – NSF Check Recovery

eRecovery enables merchants to automatically and electronically recover returned checks. Utilizing the VeriTrac/MatchTrac™ system allows us verify the availability of funds and transmit a targeted representation for a great recovery rate. Outsourcing this requirement dramatically reduces the amount of time and money spent merchants spend to collect on NSF checks, or on costly "guarantee" services.

Accounts Receivable Conversion (ARC)– Backoffice eLockbox Capability

ARC services enable merchants to truncate "hard" checks into electronic transactions in their mailroom, and transmit these transactions via the Internet. This capability substantially lowers bank fees associated with check processing, the merchant can achieve and query a database of check images, and the merchant can access real time reporting.

Highly Competitive Pricing

Keeping the cost of outsourcing services like ours affordable is critical to a merchant's long-term success. Our company understands this. Our pricing is extremely attractive to merchants both with traditional brick and mortar, point-of-sale and web/phone based transactions. We are confident that no bank of financial institution can match our price or technology. Why? Because electronic payment processing is our **only** focus.

Protection Against Fraud

No one that uses the Internet, the mail system, or transacts business over the counter is 100% safe from fraud and dishonestly. However, our company insures that all transaction information and client files are sent/received encrypted using the safest encryption technology and anti-fraud mechanisms available today. We are committed to bringing to our clients a level of one-on-one customer service and satisfaction, quality electronic processing services combined with extremely favorable pricing. Try us and see why NCFS is fast becoming the leader in electronic payment processing!