



Turn your computer  
into the ultimate  
payment machine.



International Banking Technology



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## The ultimate payment machine

Sometimes it's not easy getting paid, but we all have to do it. That's where VeriCheck Online from IBT can **help you get your job done** - easily and effectively.

VeriCheck Online turns any telephone into the ultimate payment machine. Now you can take payments from anyone with a bank account and telephone. This means you'll **never have to wait for payments again**.

Simply gather the account information and get paid instantly. You get paid faster so you can do other things.

## We've got the tools to get you paid

You can access all of our services by direct entry at our web site or use web services to **integrate real time functionality** into your application. You can also batch process files by sending them to our automated FTP site. We can even develop a **custom interface** to your specifications at no charge.



► **Electronic Funds Verification™** ensures that your checks will clear. This service not only **reduces your NSF checks** but also **reduces administrative returns**. EFV™ eliminates the need to call banks - saving you time and money.



► **Pay by phone** gets you paid instantly. Now you can **take payments from anyone** with a bank account and telephone. As soon as you hangup the phone you can **print checks** in your office and deposit them into your bank account. Unlike other services, VeriCheck Online **eliminates the hassle of installing software**.



► **Direct debit/ACH** programs from IBT make **electronic payments easy**. We create a fully formatted ACH file for submission directly to your bank or the Federal Reserve through our **dedicated FedLine**. We even **make returns easy** by sending you a file of your returned items in any format you specify.



► **Notification of debit**; like all of our services, is done in-house to ensure **accurate and timely processing**. Our 80,000 sqf **mailing facility** can handle most any type of mailing. From **debit notices, dunning letters to direct mail**, IBT will make it happen with cost effective pricing.

## 24x7 service

IBT has **invested heavily into an infrastructure that ensures 24x7 uptime** and availability, so you don't have to. All services are hosted and managed by IBT. Data in our main location is mirrored on duplicated NSA servers and also mirrored off site in case of catastrophic failure at our main location.

Our data center has the capacity to **process millions of transactions per hour**. To ensure 24x7 service all web servers and connections are also redundant.

## It's safe

With our **secured web servers, network and fire walls your data is safe** with IBT. Our pay by phone systems safely process millions of dollars every hour, every day.

Our extensive, live back up systems ensure your data will remain accessible and intact. **Unlike other pay by phone solutions**, you don't have to worry about data loss or updating your system. We do it all for you.

## Multiple locations

No problem. Since VeriCheck Online is accessed via the web, an **unlimited number of offices** can input payment information. This enables the home office to process all payments and eliminates the delay and expense of shipping payments.

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"With Electronic Funds Verification, no software installation and low transaction fees, VeriCheck Online is the ultimate payment solution."

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Start now! 800-242-6356

VeriCheck Online is simply the best payment solution available. Its' feature rich interface makes getting paid easy and Electronic Funds Verification makes payments safe.

Integration with existing payment systems is easy and proven with VeriCheck Online. We can even send a posting file back to you for increased efficiency.

Start using the ultimate payment machine now! Call IBT at 800-242-6356.

### Fast integration

Having the best pay by phone system is not enough, if using it costs you more than it saves. That's why **we made VeriCheck Online very accessible**. You can manually key, batch import or use web services to input payment information.

**Integration with existing systems** like FACS is easy and proven with VeriCheck Online. We can even send a posting file back to you for increased efficiency.

### Priced to fit your budget

IBT has always offered outstanding customer service at an affordable price. Unlike our competitors **we do not charge setup fees, monthly minimal or maintenance fees**. If you process one transaction or one million you will always receive **outstanding customer service** at a fair price.

Below is our standard price schedule. Please feel free to contact us at 800-242-6356 if you have a unique situation or are currently using another vendor.

#### ► Electronic Funds Verification (Monthly Volume)

1-2,500	2,501-5,000	5,001-7,500	>7,501
.87	.80	.75	Call for Quote

#### ► Pay by phone/paper draft (Monthly Volume)

1-2,500	2,501-5,000	5,001-7,500	>7,501
.65	.60	.55	Call for Quote

#### ► Direct debit/ACH (Monthly Volume)

1-2,500	2,501-5,000	5,001-7,500	>7,501
.50	.45	.40	Call for Quote

#### ► Notification debit (Includes First Class Postage)

1-2,500	2,501-5,000	5,001-7,500	>7,501
.63	.62	.60	Call for Quote

### Features only we have

We are not another pay by phone processor. **IBT has over 12 years experience**, tools and features that no one else offers. VeriCheck Online is simply the best payment solution available.

- Electronic Funds Verification
- Unlimited Payee data
- Multiple payments
- Routing/ABA verification
- Post dated payments
- Paper or electronic payments
- User administration/access
- Multiple location integration
- Service fee processing
- No contracts
- No maintenance fees
- No setup fees
- Toll free support
- Free custom changes
- No software installation
- 24/7 reliability
- Easy integration
- Complete mailing services

### Free customizations

Need something different? Just ask us and we'll make it happen. We have developed hundreds of custom applications that are **designed to customer specifications**.

From ACH management to Tax management programs we will develop a solution that is right for you. Best of all we do this at **no charge**. We want you to be satisfied with our product.

### Anyone can use it

From collections to fund raising to online stores, if you need to get paid then you need VeriCheck Online. **Since 1991 we've helped a wide range of businesses get paid on time** - every time.

### Why wait

No other product can do what VeriCheck Online can do. With **transaction fees as low as 25 cents** plus no contracts, maintenance or setup fees you can't go wrong. **Start now!**

## Electronic Funds Verification™



## Pay by phone



## Direct debit/ACH



## Debit notification



International Banking Technology has a payment solution that fits your needs.  
Anyone that needs to get paid, needs VeriCheck Online from IBT.  
We can verify funds for the RCK processor or process paper check drafts for the collector.

Call us today at 800-242-6356 and let us show you the ultimate payment machine.

