

A Smarter Recovery System

Quickly Recover NSF & Declined Transactions



SwordePay
Powered by eCashflow



SeeTek[®]

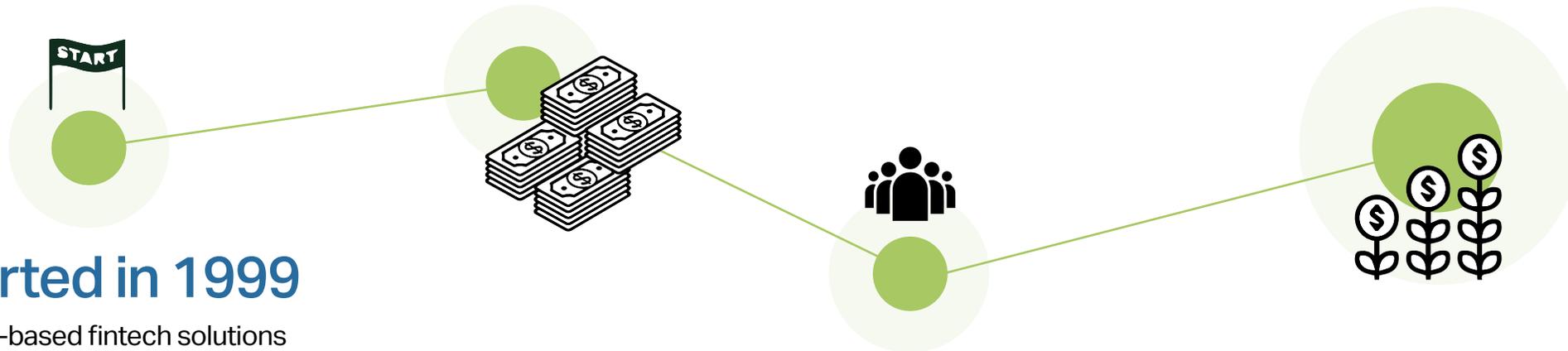
A Brief History:

Millions in cashflow recovered

That uses optimization algorithms to generate an Industry leading recovery rate of 70-90% across all Industries.

Growing to help more businesses

Clients include large and small businesses public sector & non-profits.



Started in 1999

Denver-based fintech solutions provider with a clearinghouse focused on NSF decline recovery for Check and recurring ACH, EFT, debit, and credit card transactions

Thousands of clients served

By doing so, our service substantially lowers client's customer attrition by handling all transaction recovery electronically – no phone calls, letter, or e-mails!



Industries We Serve:



Retail



Bottling



Municipalities



MLM/Direct
Selling Industry



SAAS



Merchant
Processors



Membership
Organizations



ISP &
Utilities



Energy
Companies



Insurance

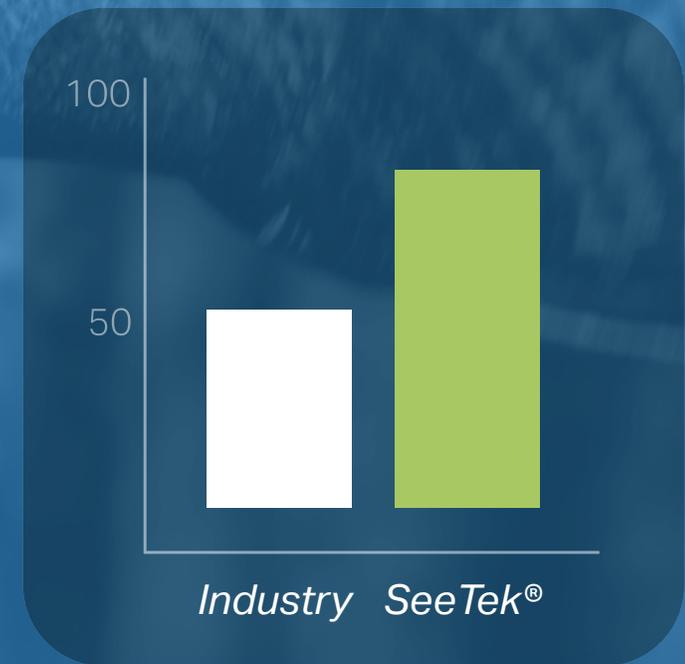


Church/NonProfit



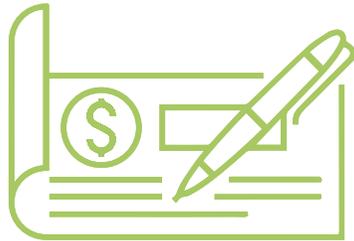
Recover 70-90% of your NSF & declined transactions for Free

Our service is 100% free to our clients. We charge no setup, maintenance or performance fee. Client receives 100% of recovered funds.



Industry standard is 50%

The **ONLY** automated representment service for ALL Payment types – Check, ACH, Debit, & Credit Card



ACH and credit/debit card transactions are processed directly through the Federal Reserve in accordance with (NACHA) guidelines and Network Association Rules (Visa, MasterCard, American Express).

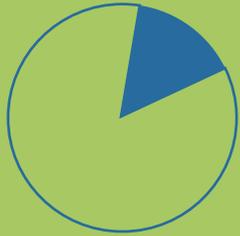
Our Secret:



We use custom **Algorithms**
designed by very smart people...

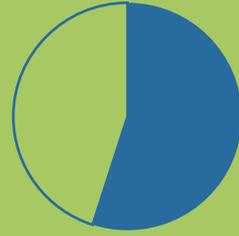
We process all credit, debit, and ACH representments with intelligence based on 19 years of re-submissions using custom algorithms that tell us the best time to re-submit for recovery, i.e. time of day, day of week, week of month for an average success rate of 70-90%.

Why Decline **Recovery** Matters



15%

of all recurring debit/
credit card transactions are
declined per month



55%

of NSF declined
transactions are
NOT recovered



Profits Affected

Negative impact on cash flow.



In-House is Costly

In-house & third party collection
agencies are costly!

Why Us?

NO

Bank NSF fees

Set up fees

Service fees

Deductions against
recovered items

ALWAYS
RECEIVE
100%
OF YOUR
COLLECTED
FUNDS

Free Service

We are a FREE service for businesses & send 100% of the collected funds back to you

Proven Record

19+ years in business servicing over 8,500 clients.

Non Intrusive

No phone calls, e-mails, no direct customer contact. All electronic!

Compliant

Fully PCI compliant & handle all representments in accordance with NACHA & Association (Visa, MasterCard, AMEX) rules.

Risk-Free Trial

Nothing to lose & everything to gain



30 Day Risk-Free Trial Period

Complete test application to use our technology & customer service for 30 days & see how it benefits your company.



Setup

We provide our customers with a file format and back office within a user friendly interface, that allows clients to upload declined items securely, track & view the transactions we are recovering.



Recover

We handle the whole process from representment to recovery and you receive 100% of the funds automatically back to you once recovered. Training & follow-up will be maintained as long as needed.

New Gateway Now Available

Supports **over 150** payment processors nationwide



Use Your Payment Processor

Merchants no longer have to switch their current payment processors to have access to the eCasflow debit/credit card recovery service



Increased Risk Support

Supports all risk levels including HIGH risk



Customizations

Customization and API integration options available

Start Your Free Trial Today!

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