

A Technology Source

Guide Prepared

Exclusively for

Currents Readers

who's in Who technology

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Advantage Payment Systems

Advantage ACH is specialized for the Payday Loan business

For over 12 years Advantage ACH has provided specialized ACH transaction processing and user strategies for the check advance, title loan and other unsecured lending business to achieve maximum success from ACH methods. It is the only business type we serve. All areas of our services and support are directed to helping the business achieve their ACH goals...more successful collection... and when funding by ACH, reliable timely delivery...and ultimately a stronger competitive and more profitable result.

Later deadlines, earlier daily reports delivery and specialized transaction support services deliver for our Clients both increased competitive advantages and more profitable consumer relationship management results. Other ACH services provide only data processing. Advantage ACH is the only service dedicated to assisting our clients to achieve their goals from ACH use.

Advantage ACH users benefit from of our many years of specialized experience serving small and large business, operating both store-front and website based businesses. We are familiar with providing solutions to various reporting and security criteria requested by our Clients.

Special support services include labor intensive procedures that make certain no ACH file received is duplicated or mistakenly processed...a critical difference because our business clients serve sub-prime lending consumers... in conditions where timing, accuracy and reliability determine the success and profitability for our business clients.

We look forward to helping you bring the financial rewards of these services to your business.

Advantage Payment Systems
 2620 Regatta Drive, Suite 102
 Las Vegas, NV 89128
 (888) 718-6767
www.advantgepaymentsys.com



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Certegy Check Services

Certegy Check Services – PayCheck Accept®
All the benefits of check cashing without the risks.

PayCheck Accept's proven patented check cashing solution creates a positive experience that will generate repeat business. Over 11,000 retail locations – from small to large – rely on Certegy to authorize and cash more than \$18 Billion in payroll and government checks annually. Created to protect the retailer from loss while providing convenience and security for the check casher, PayCheck Accept offers quick decisioning without the hassle of a lengthy application process.

Secure. With PayCheck Accept, your business is completely protected from the fraud commonly associated with check cashing. Using state-of-the-art technology and over 45 years of check authorization experience, we've designed PayCheck Accept to eliminate the risk of counterfeit checks, bad checks, stolen checks and the need for collections - allowing you to confidently cash payroll and government issued checks.

Flexible. PayCheck Accept is a remarkably user-friendly and flexible service. The only requirement is access to our authorization center from the desired check cashing location - this can be accomplished via POS integration, browser-based access or the installation of a "plug and play" stand-alone device.

Quick and Easy. In order to protect you and your customer's identity, customers cashing a check for the first time must enroll in our system through a simple, no application approval process. Once enrolled, future transactions do not require all the data input, greatly reducing data entry time. After the check information is entered, the transaction approval takes just milliseconds. It's that easy!

Now you can expand your financial services offerings, create loyalty and generate additional revenue by partnering with Certegy, the recognized worldwide leader in check services. No more paper, no more manual background checks, no biometrics – just more convenience and services for your customer. Call 1-866-496-2637 for a no obligation demo or email paycheck.accept@fnis.com.

Certegy Check Services
 A Fidelity National Information Services Company
 11601 Roosevelt Blvd. (TA-06)
 St. Petersburg, FL 33716
 Tel: 1-866-496-2637
www.fidelityinfoservices.com



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Currency Connection

Where will your check cashing customers be a year from now?

If you're a progressive check casher and have diversified your products and services over the years, you are certainly ahead of the game in terms of sustainable business growth. Millions of transactions equating to billions of dollars are recorded by Financial Service Centers each year; most of which are categorized as "paper" check cashing. However, protecting your core business of cashing checks needs a new focused priority as the paper check may be a thing of the past sooner than later. With the U.S. Treasury's recent national debit card initiative targeting all un-banked SSI and Social Security recipients by year's end, it is crucial now more than ever to implement a defensive customer retention strategy.

As most of our colleagues know, the electronic payment landscape is quickly becoming a larger threat than first anticipated. Republic Bank not only provides the tools for retaining your check cashing customers, but also provides the most technologically advanced web based direct deposit service for ease of strategic implementation.

Republic Bank's Currency Connection is a community-vested, safe, and secure program providing a direct deposit bank account to check cashing customers offered through Financial Service Centers across the nation. Providing a bank account to your check cashing customers gives them the opportunity to receive their government benefit payment 2 to 4 days earlier than mail delivery, while supporting the paper and postage cost reduction efforts by most government agencies and other payment providers.

A "paperless" payment delivery system is optimal for the originator and needed for cost efficiencies; however, it negatively impacts the check cashing community. Sign-up your check cashing customers for direct deposit and print their check right in your store. The paper check prospers through Republic Bank's Currency Connection.

Currency Connection has a dedicated management team, with 20 years of combined industry experience, and a staff of award winning customer service and operations team members. Currency Connection's team of cutting edge, in-house technological services provides programming, architecture development, and technical support for real time processing and online production which are controlled and monitored at 99% availability.

Republic Bank is dedicated and committed to the check cashing industry and strives to provide the most innovative and customer-oriented direct deposit services to our business partners. Protect your core check cashing business by contacting Republic Bank for more information on the Currency Connection Direct Deposit Program.

Republic Bank & Trust /Currency Connection

member FDIC

Kenny Fox - Director of Relationship Mgmt.

O: 800-995-0995

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Kfox@republicbank.com



Data Age Business Systems

Data Age Case Study - Foremost Check Cashing

Situation: Dan Osman, President of Foremost Check Cashing operates 12 locations with 40 employees throughout the Miami/Dade County, Florida market. Foremost provides check-cashing services in a highly competitive and risk-intensive market.

Critical Issues: Foremost's software systems did not provide the level of security nor checks and balances that Osman needed to protect his stores. A check-cashing veteran, Osman knew that fraud activity hits in waves and if one store fell prey it was only a matter of time before his other stores became victims. To complicate matters, dealing with banks is an ever-present risk, given their demands, time constraints and constant perusal. The bigger danger was being closed down if the U.S. Treasury Office of Foreign Assets Control (OFAC) found that a store was not complying with regulatory mandates.

Reasons: Foremost was operating with a slow, outdated and rudimentary DOS-based software system. The software vendor was uninterested in tailoring the system to meet Foremost's pressing automation needs, which embraced more sophisticated means of validation, verification, and reporting standardization.

Capabilities Needed: Osman knew Foremost needed a state-of-the art computer environment that allowed the company to rapidly monitor potential fraud, provide expeditious service and stay on top of regulatory compliance issues. According to Osman, "Mitigating risk is always tantamount to running a successful check-cashing operation." Risk aversion comes in many forms. Foremost needed the ability to streamline operations, prevent delays, adequately organize company data, reduce human error, deal with multiple banks, handle compliance and automate transmissions of Cash Transaction Reports. In short, Foremost needed a software solution that could meet the complexities common to the check cashing industry.

Provided: Data Age's CheckMaster® software was implemented. Data Age delivered a robust, easy-to-access Windows-based product that was feature-rich, backed by a highly knowledgeable implementation team and attentive technical support.

Results: The deliverable to Foremost was much more than a new, secure system with checks and balances, and the ability to run customer names against OFAC's Specially Designated Nationals List. Foremost was now able to ensure that Osman could effortlessly cover his bank Cash Orders on a daily basis and improve his float via Check 21 Remote Deposit Capture. Finally, the company was able to warn each store of scams, checks with fraudulent signatures or by fraudulent makers.

Data Age Business Systems

10225 Ulmerton Road

Suite 10-A

Largo, Florida 33771

888-949-7296

www.dataage.com



See our ad on page 2

DataX, Ltd.

**DataX, Ltd. Credit Reporting Agency -
Data You Can Act on With Confidence
For Smarter and Safer Business Decisions**

It's no secret that reliable consumer data in the underserved payday loan industry has been difficult to find. Not anymore.

DataX Agency First FCRA-Compliant CRA Focused on Micro Loans DataX's Credit Reporting Agency collects and provides information on underserved, non-traditional borrowers seeking micro loans. Unlike traditional credit reporting agencies, our CRA has no lag time, providing an up-to-date view of the consumer's entire loan history. This enhances lender decisioning in real time while fostering fair and consistent consumer lending practices.

As the premier provider of FCRA-compliant credit reporting to this segment, we provide you a comprehensive view of your customer so you can refine your underwriting rules to evaluate risk and offer the right product to the right consumer

Our proprietary technology platform provides easy access to all the credit and fraud tools you need. We provide you with real-time Web-form consumer data verification and authentication in seconds.

Advanced Tools for Better Fraud Management
Typical credit report and pre-screen programs only touch a fraction of the true credit extended to high-risk customers because these programs do not generally track payday loans. We combine our comprehensive credit reporting with our proprietary software solutions to manage your portfolio and mitigate losses and bad debt caused by the explosion of identity theft.

Maintain Profitability While Preventing Fraud
The sophistication of fraudsters continues to surprise the industry and creates an ever-increasing challenge for businesses to reach profit targets. Our unique solutions provide early-warning indicators on high-risk transactional behavior not typically available anywhere else.

Simple API Integration
The simplicity of our program allows industry-standard API integration eliminating the need for costly programming. Regardless of your legacy data or technology, our software integrates seamlessly across a variety of platforms with little or no downtime or impact on your daily business operations. And, if you do not have in-house technical support, DataX can provide a transition team to help with integration at little to no cost.

DataX — an independent London Bay Capital company — is the premier provider of data products and services to support lending decisions for specialty-finance products in the underserved credit market. Contact DataX for a needs assessment to identify which business solution will work best for you.

For more information contact:
www.dataxLtd.com
sales@dataxLtd.com
1-800 295 4790



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Eagle Tax

**Eagle Tax® – A Real Need...
A Valuable Service - Turn Excess Space
into a NEW Revenue Stream**

Are you outsourcing tax services to an outside agency? Why build someone else's business using your customers when you can keep it all in-house?

If you operate a small loan office, check cashing outlet or any other high traffic business that serves consumers in the low-to-middle income segment of the population, then Eagle Tax® could provide a profitable add-on service to your existing business. Eagle Tax® provides its franchisees a proven system for operating and marketing a professional tax preparation business. In addition to tax preparation, we also offer electronic filing for state and federal returns and Refund Anticipation Loan products (RALs).

You do not need to be a tax expert to operate an Eagle Tax® center. The Eagle Tax® turnkey system includes easy-to-use industry-leading software, a complete furniture-and-fixture system with dramatic branding, computers, and necessary peripherals. This full-service program is backed by ongoing operations support and guidance, comprehensive training, and innovative marketing initiatives.

If you have tried to secure a tax preparation franchise with another company, you may have been disappointed to find that many, if not all, prime territories are sold out. Eagle Tax® has open territories throughout the country, and we are aggressively seeking qualified candidates to fill them.

Whether you are looking to develop a multi-unit territory or to develop an Eagle Tax® modular center within your existing business, Eagle Tax® has flexible retail formats to meet your needs.

**ACT NOW to beat the September 2008 qualification
deadline to begin preparing taxes in January 2009!**

Eagle Tax Services Group, Inc.
325 Chestnut Street, Suite 3000
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Phone: (800) 626-0787 ext.14
Fax: (215) 238-9056
Email: info@eagletaxusa.com



Frontex

Don't Overlook the Power of In-Store Marketing

Money Services Businesses are a very unique retailing environment with distinct challenges. Its target market requires it to meet the needs of a variety of demographic segments, demanding service levels, stringent regulatory requirements and limited physical space in the customer lobbies. All of these factors make it difficult to create an effective in-store marketing tool that is capable of reacting to real-time product demand, availability and customer diversity.

Among all these challenges, two especially stand out:

1. Perceived wait time
2. Product cross-sell

You might think that a person typically coming in to cash his/her pay check would know that you also provide bill payment and prepaid products? And even more importantly, that they would think of your store as the place to get these services the next time they need them?

But the data indicate otherwise. Some of the studies performed in the industry show that less than 20-25% of consumers could name 4 or more products offered by that location, despite the fact that there are posters on the walls and signs in the windows.

The solution that many progressive operators are starting to turn to is digital signage. Consider these studies done by various industry think-tanks:

- Digital signage receives 10x the eye contact of traditional signs.
- Furthermore, 70% of buying decisions are made at the point of purchase. This sort of increased exposure leads to the next point
- Products or services profiled through digital signage typically see increase in sales from 30 – 300%

Couple these results with what can be achieved by addressing the second challenge of the business – wait time.

As your customers stand in line, waiting to be serviced by the next available teller you are losing a perfect opportunity to market your products and services to them. An effective digital signage system communicating your brand, your services, regulatory disclosures, and some entertainment content (such as trivia, fun facts, and up-to-date news/weather information) "...can reduce perceived wait times by 15% or more" according to the Strategy Institute

To learn how you can begin profiting from this affordable and effective digital signage technology, please call 860-953-0240 today.

Frontex, Inc
705 North Mountain Rd
Newington, CT 06111
860-953-0240
www.frontex.com



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Intercept EFT

New Check Processing Verification Options Emerge

Many Merchants Turn to Direct Payment

Although consumers write fewer checks each year, the risks associated with accepting checks continue to escalate. If your business has significant return issues, or you want to proactively prevent your return rates from worsening, new technology options are available for verification and fraud prevention.

Verification Services Provide Risk Management

InterceptEFT's Account Information Request (AIR) service provides valuable and instant verification data. AIR provides merchant access to a Negative Database that verifies negative information about a specific bank account such as NSF's, closed accounts, frozen accounts and related data.

"With our AIR service, the merchant purchases essential data to help them determine whether they should accept or decline," says Bryan Smith, President and Co-Founder of InterceptEFT. "We provide the data, but the merchant still ultimately decides whether to accept the transaction," he adds.

Timely Data for Transaction Processing: The AIR verification process checks specific routing and account numbers against InterceptEFT's proprietary returned item database. Through full verification, merchants also have the option of submitting the transaction details to a national database. "The greatest benefit is timely information," Smith says. "Before you send the transaction, you know whether the account is valid. It's a big advantage compared to receiving a returned item several days later," Smith adds. InterceptEFT's AIR fee structure is straight-forward. Merchants are charged only when positive queries are produced against the Negative Database. Businesses may use InterceptEFT's AIR services regardless of whether InterceptEFT processes their transactions.

Direct Payment Gains Momentum

Another way merchants reduce check processing risks is through adoption of direct payment. Customers authorize fast, reliable transactions between their account or credit card and the billing company. The merchant's cash flow becomes more consistent and stable, and direct payment usually results in lower return rates. More than half of all U.S. households use direct payment for at least one recurring transaction. "Customers enjoy the convenience and avoid the hassles of checks and stamps," Smith says. Merchants gain access to online reports that allow them to review processed transactions, return items and statements. Multiple formats are available for easy analysis, reconciliation and downloading. InterceptEFT's transaction management platform ensures proper formatting and secure processing.

Intercept EFT
1700 42nd St. S, Suite 2000
Fargo, ND 58103
Phone: (701) 241-7832 or
(800) 378-3328
www.intercepteft.com



National Check & Currency

Banking Solutions For MSBs Seeking Better Banking Opportunities

NCC solves bank discontinuance by providing immediate banking solution for MSBs. NCC is the best banking solution for companies experiencing bank limitations, excessive fees, extraordinary collateralization, or item restrictions. Our company can provide:

- Cleared funds in 24 hours or less
- True "Check 21" imaging technology operating on the virtual private network, presenting check data directly to the Federal Reserve Bank
- Simple back-office software enabling clients to process every type of check instrument in three easy steps
- Dishonored check item information delivered usually within 24 to 48 hours
- Reduce back office handling expenses and exorbitant bank processing fees
- Automated international OFAC watch list check, bolsters Patriot Act, Bank Secrecy Act and Gramm-Leich Bliley compliance
- Efficiently monitors, detects and reports remittance transactions and associated regulation requirements

NCC can provide effective control of risks posed by money remitters, agents and correspondents. NCC creates a virtual compliance log by electronically compiling compliance activities. Reports can be generated from the virtual compliance log directly to the client institution. NCC tracks, and has automated reminders for, all non-AML client regulated reporting events. We electronically provide tracking and reporting of all SARs and CTRs filed. Our company can deliver auditor's reports on 16 key components essential for certified independent reviews and necessary for Federal and State regulatory requirements.

THE BEST BANK SOLUTIONS FOR MSBS!

For more information, please call Lawrence Cohen or Erasmo Pineda at 1-800-SOS-CHEX

National Check & Currency
Lawrence Cohen or
Erasmo Pineda
1-800-SOS-CHEX
Info@natcnc.com
www.natcnc.com



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Partner Weekly

PartnerWeekly: Your Proven Profit Partner for Online Payday Loans

More and more applicants are choosing the convenience, confidentiality and security of getting payday loans online, so now is the time to integrate online lead generation into your business.

PartnerWeekly offers proven consumer acquisition and monetization programs that help short-term lenders acquire profitable customers and maximize marketing dollars.

Lead Generation

Choosing the right lead generation partner is the first step to online success.

Don't spend hundreds of thousands of dollars for online and offline advertising unnecessarily. Instead, work with PartnerWeekly, the expert lead provider, and only pay for the leads that target your highest ROI consumers.

Generating more than 200,000 applications a day, PartnerWeekly can help you maximize your profitability by screening high volumes of leads in real-time for funding probability and low-default rate. Our rigorous quality standards and proprietary fraud-screening features give you the tools to find the cleanest leads.

You can also offset acquisition costs and maximize your marketing dollars by reselling unwanted or excess leads.

Monetization

PartnerWeekly gives you the opportunity to generate more revenue by cross selling complementary products and services to your existing customer lists without the risk of cannibalizing your core competency. These efforts will not compete with your ability to fund loans or initiate collection efforts.

Dedicated Resources

PartnerWeekly customer support staff work who work closely with the professionals at its parent-company SellingSource to provide a full suite of integrated solutions to manage the entire consumer life cycle. By working with industry experts, you can benefit from our wide range of technological resources and take advantage of "package" price offerings by using more than one SellingSource service.

SellingSource, LLC, named number 109 on the 2007 Inc. 500 list, develops technology and marketing solutions for the specialty finance industry. Its affiliated companies offer turnkey lender solutions, data solutions, consumer communication services, consumer acquisition services, payment processing and infrastructure solutions including co-location sites.

PartnerWeekly, LLC

300 E. Warm Springs Road, Ste 200
Las Vegas, NV 89119
joe.lilly@partnerweekly.com
Phone: 702-407-0707
www.partnerweekly.com



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Pay-O-Matic

Electronic Bill Payment Services Give Customers One More Reason to Visit

Did you know Pay-O-Matic, the largest check casher in New York State, also offers Electronic Bill Payment Systems (EPS) service to other financial service centers and retail establishments?

As a component of Pay-O-Matic's top-notch customer service, the company continually strives to expand its product offerings to meet the needs and requests of its retail customer base and other financial service centers in NY, NJ, & Connecticut; and its EPS services are a complement to its other business-to-business offerings.

Pay-O-Matic is a licensed money transmitter in the states of NY, NJ, & Connecticut. Its Electronic Bill Payment Services division serves the needs of the millions of New York City customers who depend on face-to-face cash transactions to pay regular expenses such as telephone, gas and electric, and cable television. Moreover, because the New York City Housing Authority (NYCHA) authorizes Pay-O-Matic, customers can make NYCHA rent payments through Pay-O-Matic's EPS program. EPS provides over 100 bills for customers to choose from.

Agents find that offering electronic bill payment services gives their customers even more reasons to visit frequently. In addition to check-cashing services, customers benefit from the service in two ways: first, they can make a variety of payments at one location; and second, they receive faster crediting to their accounts. Cash payments are accepted only in conjunction with valid account information. In most instances, both funds and reconciled account data are sent electronically on the next business day following collection; some are sent the same day.

Pay-O-Matic's Electronic Bill Payment Services division operates through the company's wholly owned locations (currently 130 outlets) as well as an agent network of 650 locations. Collectively, these locations represent approximately 95 percent of the New York City bill payment market, and process over 12 million payments annually. Pay-O-Matic's fees to agents are the lowest in the industry.

Please contact us if you would like additional information on how these services could expand your customer base.

Pay the Pay-O-Matic Way

- Now in New York, New Jersey, and Connecticut
- 50 Plus Years Industry Service & Support
- Best Economics in the Industry
- Systems Integration
- Partners That Know and Understand Your Needs

The Pay-O-Matic Corp.

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 Phone: 516-496-4900
 www.payomatic.com



See our ad on page 25

Regiscope

Regiscope Digital Imaging
A leader in Transaction Processing and Security

Regiscope has been in the business of documenting transactions since 1957. In 2001 we introduced our digital line of equipment, including systems specifically designed for the check cashing market. Quality of design in both hardware and software means reliable and easy to use systems. One of the main design criteria in all of our systems is data integrity. This is reflected in our database design, database replication software, and network security.

Continuous development means products remain current with changing market conditions, changing hardware requirements, changing security requirements, etc. For the check cashing market, we have designed a system that is both powerful and easy to use. The driver license scanner/validator verifies a license is current and valid, then populates the database fields automatically. All new customers and makers are automatically checked against the OFAC watch list for Specially Designated Nationals, Blocked Persons, and PATRIOT Act compliance. Custom watch list functionality is also available.

Our unique dual camera stand simultaneously photographs the customer's face and ID, while the check scanner images the check, providing digitally watermarked photos for every check transaction. Transaction history keeps check images. Connection to both Western Union and Money Gram money order terminals increases speed and reduces mistakes

Our new Check 21 module works with many different banks, and allows you to scan the checks at the window without having to rescan them later. Checks start clearing within 15 minutes of being uploaded – whether corporate, payroll, Treasury, or other. The cleared checks are transmitted directly to your bank by the next morning. Geographical barriers to banking are gone!

BSA compliance is done at the window in real time, and reports are viewed and printed via the integral report center. CTR reports can be filed electronically. Track your customer's account relationships and transaction history. Integrated system shows checks cashed, money orders sold, fees collected, cash balances, etc. Currency is tracked by denomination in your safe, and in total in the drawer. Overages and shortages are accounted for.

All locations can access the same data for accuracy, efficiency and security. Customer check cashing history is displayed along with archived photos of their face, ID, check and signature. Secure VPN networks ensure that data travels between stores in encrypted form, and requires user ids and passwords to access the network. This is vital and necessary to prevent unauthorized access to sensitive financial and personal data.

Regiscope Digital Imaging Co., LLC

927 Stuyvesant Ave
 Union, NJ
 Ph. 800-237-0539
 Fax. 908-688-1105
 www.regiscope.com



TellerMetrix

TellerMetrix, the Leader with Check Cashers in NY, and Beyond

New York is the world's leading financial center. And when it comes to the software New York's neighborhood financial service centers use, TellerMetrix® is the undisputed leader. Today, if you cash your check in New York, the odds are about one-in-two that your check casher will process it with TellerMetrix software.

Winning over famously tough New Yorkers in such solid fashion is a feat in any line of business. But becoming the software provider of choice to New York check cashers is particularly impressive. After all, transaction volumes, regulatory obligations and fraud in the area far exceed what is experienced in any other major US metro.

Since making its name in New York, TellerMetrix has developed a national reputation for sophisticated check cashing and payday lending solutions that are easy to use yet hard to fool.

The company's e-Patriot™ compliance support module helps alert tellers to transactions crossing MIL, SAR, and CTR reporting levels and to gather the information needed for each. It includes instantaneous SDN/OFAC list checking, too. With a few keystrokes, Compliance Officers can review and automatically generate Monetary Instrument Logs, SAR's and CTR's.

Coupled with the TellerMetrix sophisticated MDR™ multi-store solution, e-Patriot can work across an entire store chain. MDR consolidates customer-transaction data, photos, ID's and check images on a central server for chain-wide sharing and centralized reporting.

The tallies speak for themselves. In 2007 alone, TellerMetrix software handled over \$10 billion in combined transaction volume. More than \$7 billion of that volume was generated by 16 million check-cashing transactions. The other \$3 billion took the form of related transactions (bill payment, money order, wire transfer, etc).

Bottom line? Aided by POS, compliance and multi-store software that simultaneously address operational demands at the window and informational needs of management – and backed by a tenured support staff – TellerMetrix customers conducted 30 million transactions last year.

TellerMetrix at a Glance

- Established in 2000 by Senior Officers of Monroe Calculator
- Outstanding Software Manages \$10 Billion in Transactions Yearly
- Proven POS, Compliance and Multi-Store Applications
- Respected By the Best Customers in the Industry

To learn more, call, write or visit us on the Web

TellerMetrix

President, Richard Kelsky
973-586-2030, ext 34.
Phone: 877-224-3257, Option 1
sales@tellermetrix.com
www.tellermetrix.com



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Tranzonix

"How to Survive and Even Thrive in the Tough Economic Times Ahead..."

With the worsening economy, Anthony Skinner, President of Tranzonix sees an opportunity to help MSB's better service their "unbanked" customers. The situation is also getting tougher for MSBs who are routinely receiving "Account Termination" notices from their banking partners.

As the business climate gets more complicated – Mr. Skinner has focused Tranzonix on taking the hassle out of the check cashing business. Armed with a cutting-edge, turn-key, check processing system - Tranzonix is uniquely prepared to help its clients.

Started in 2006, Tranzonix quickly capitalized on its technological savviness and its deep respect for the end customer. "We work everyday to make sure that our clients understand the struggles and needs of their end customer. Everyday, we are introducing a new way to make the check processing process convenient, secure, and risk-free". Tranzonix offers a service line-up that includes:

- Banking Services: Clients are constantly searching for ways to reduce the cost of their banking services, increase cash flow and avoid bank discontinuance. Tranzonix has positioned itself as the complete alternative to the traditional banking service. Services such as remote capture, cash delivery and pickup are now being offered to MSBs anywhere in the country and around the world. Tranzonix's client's praise the systems ease-of-use and profit-protecting performance.
- Theft-Free Deposits: Tranzonix provides alternative methods for clients to cash checks while reducing the potential danger to their customers who may have to carry a large amount of cash out of the store. The Tranzonix system allows the client to offer a convenient debit card that is immediately "loaded" with the funds from the check cashing transaction. Now customers can have the peace the mind of not being the victim of theft as they leave the client's store.
- 24/hour Customer Service: To provide "Always-On" service, Tranzonix built a "remote servicing" component into all of its on-site check cashing systems. If a customer has a problem with their system, Tranzonix can remotely access the system and quickly fix the problem.

Tranzonix is well positioned to continue to offer a widening line-up of services that will make the check cashing business easy, turn-key, and profitable for its clients. "We are very excited to see the enthusiastic reception of our services – and we've got more to come"

Tranzonix

877-708-5897
www.tranzonix.com



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