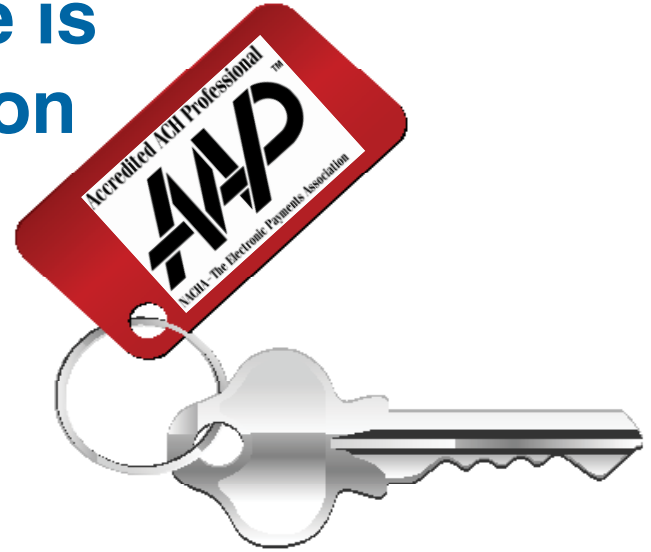


Our payments expertise is your key to risk reduction

EastPay's Accredited ACH Professional Staff has over 100 combined years of payments experience! Let us help you take advantage of the opportunities and avoid the risks presented by the growth of ACH and other payments applications. Our Professional Advisory Services can be customized to meet your institution's specific needs.



ACH Audit

The operating rules of the ACH Network require that an audit of compliance with key provisions of those rules be conducted annually by all participating financial institutions. Who knows ACH better than EastPay?

Let the Accredited ACH Professionals from EastPay perform your audit. Using proven methodology developed by industry experts, we can perform your annual audit quickly and efficiently at a very competitive per-day rate. Or, you might choose to use us to review the audit developed by your own staff, or to assist an outside auditing firm with whom you have contracted.

We provide you with a summary of our findings, specifying areas where you did, or did not, meet the criteria for a successful audit. We will provide suggestions for changes to your current processes where non-compliance is evident.

Schedule your audit early and save! Rates are lowest before July 1, and there is another increase October 1. Call Valerie Nolte, AAP, CCM, Director of Professional Services, at 1-800-681-4224 x304 to schedule your audit or to get more information.

ACH Consulting

Are your corporate clients asking for **ACH origination**, but you don't know where to start?

Are you losing potential **Represented Check and Accounts Receivable Conversion** business to third parties?

Do you need help developing your **ACH policies and procedures**?

Are you involved in a **merger** and need help sorting out the issues related to ACH payments?

Are your **ACH risk management** controls not as robust as they could be?

If you answered yes to any of these, or have other ACH issues you need help with, EastPay can provide customized consulting to meet your specific needs. Our affordable per-day rates allow you to take full advantage of EastPay's payments expertise!

For more information, contact Pam Rodriguez, AAP, CIA, CISA, Senior Vice President, Professional Advisory Services, at 1-800-681-4224 x305.

For more information,
call 1-800-681-4224
or go to www.eastpay.org

But wait!
There's more!



EASTPAY
YOUR PAYMENTS INFORMATION RESOURCE

Payments Strategy Services

As the payments system evolves, your business customers' cash management needs have gotten more sophisticated.

Can you deliver the right solutions?

Receivable and disbursement payment options have become more important to your customers, and understanding those options is difficult and complex. Financial institutions struggle with investigating all of the potential cash management services available. EastPay's new comprehensive Payment Strategy Services can help you analyze your cash management service options and implement or enhance product offerings.

A sample of the products supported through this service are:

Disbursements: ACH Origination; Card Payments; Controlled Disbursements; Image Services

Receivables: Remote Capture; Lockbox; Image Services; Merchant Services

Information Services: Account Reconciliation

The delivery of these services can be at whatever level you desire:

Strategy Assessment: We can assist you in identifying areas of potential expansion or revenue, based on customer needs; determining whether to provide services in-house or outsource; or simply developing a business case.

Project Management: We can support your staff in managing the implementation of a new product, or in making improvements to existing products or operations.

Product Management: We can assist you in determining the target market, service features and functions, pricing, contract language, risk management, billing, and marketing collateral necessary to a successful rollout.

Let the payments experts at EastPay help you develop the services your customers are demanding. EastPay provides a highly objective analysis compared to traditional consultants or service providers. Why? We are not selling the software or processing the product, so we have no special interest beyond providing you with a valued-added member service at a reasonable price!

For more information, contact Steve Vaglio, Senior Vice President, Payments Strategy Services, at 1-800-681-4224 x202.

Customized Training

Does your staff need training on a particular topic, but sending them all to off-site training is not feasible? EastPay can provide customized in-house training as an economical alternative to our traditional seminar offerings. Any payments topic, including those that we offer through our existing education calendar, can be presented to your staff and/or clients.

Examples of possible topics include:

- Training your corporate originators on their obligations under the ACH rules
- ACH and/or eCheck basics for your front line staff
- High-level executive overview of payments issues for upper management

The sky's the limit! Call Gina Carter, AAP, Director of Education, at 1-800-681-4224 x301 to discuss your specific need.