

A Smarter Recovery System

Quickly Recover NSF & Declined Transactions



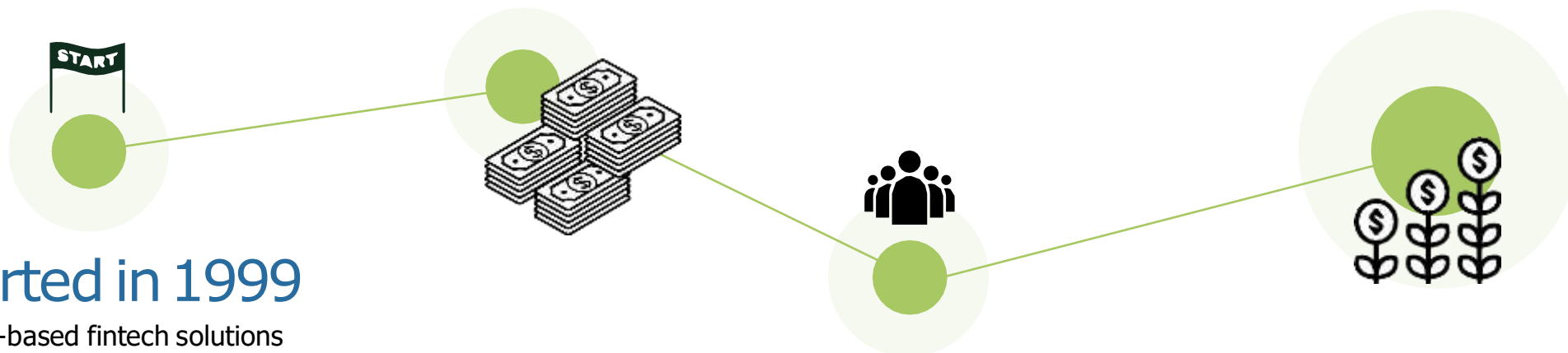
A Brief History:

Millions in cashflow recovered

That uses optimization algorithms to generate an Industry leading recovery rate of 80-85% 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!



Why Decline Recovery Matters



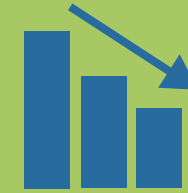
15%

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!

Recover 80-85% 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 10 to 20% Recovery

The **ONLY** automated representment service for ALL Payment types – Check, eCheck & ACH



eCheck & ACH transactions are processed directly through the Federal Reserve, as are recurring Debit & Credit transactions, in accordance with (NACHA) guidelines and Network Association Rules (Visa, MasterCard, American Express).

Our Secret:



We use custom Algorithms designed by experienced engineers...

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 80-85%.

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 10,000 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.

No Risk Trial

Nothing to lose & everything to gain



30 Day No Risk Trial Period

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

No Risk Agreement, cancel at any time.



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 representation 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.



Your Payment Processor

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 SWORD ePay debit/credit card recovery service



Increased Risk Support

Supports HIGH risk Merchants



Customizations

Customization and API integration options available

Get Started Today!
1-833 GET SWRD (438-7973)

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