

# A Smarter Recovery System

Quickly Recover NSF & Declined Transactions



**SwordePay**  
Powered by eCashflow



**SeeTek**<sup>®</sup>

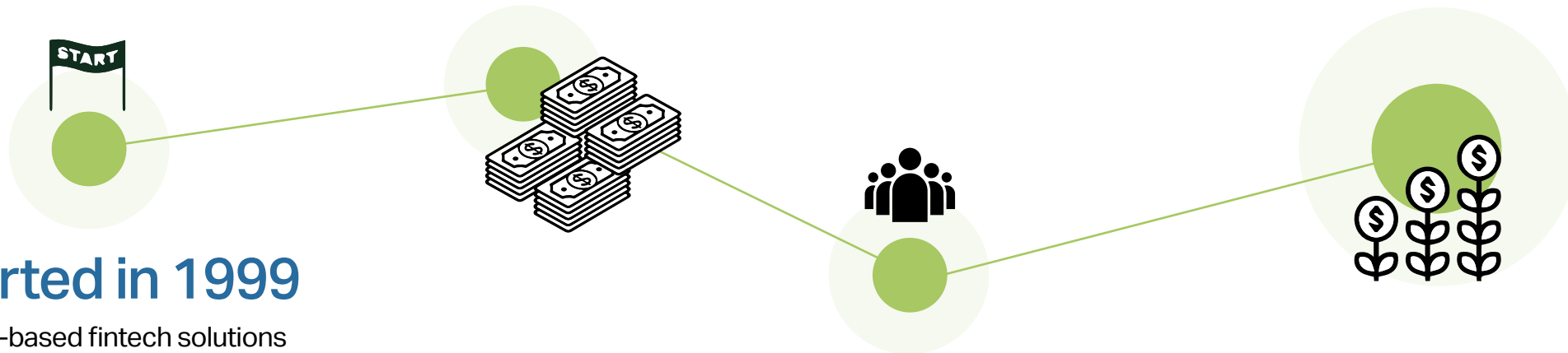
# A Brief History:

## 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

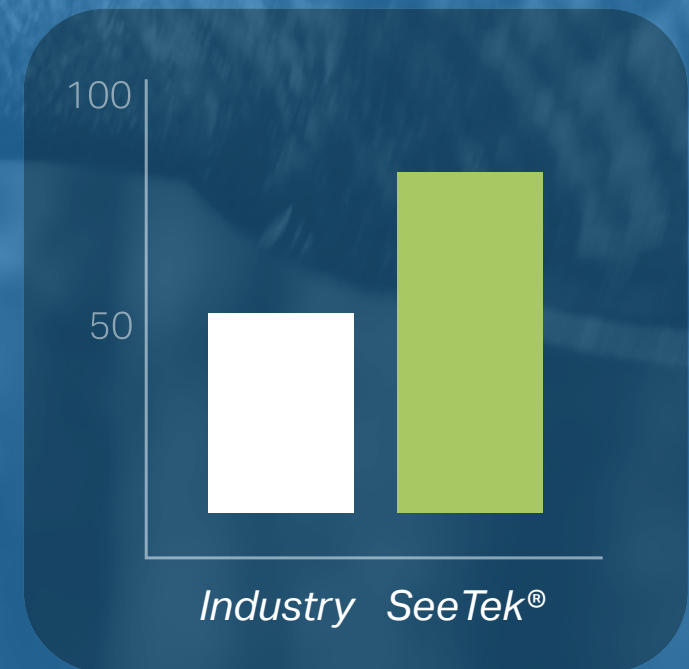


Church/NonProfit



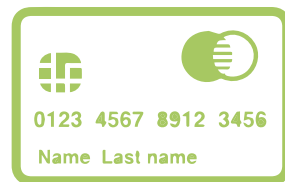
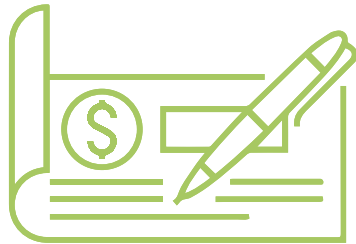
# Recover 70-90% of your NSF & declined transactions for Free

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

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### 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

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## 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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