

Businesses have bills to pay. Deluxe Payment Exchange (DPX) gives them a low-cost payment solution that ensures business continuity of their current processes.

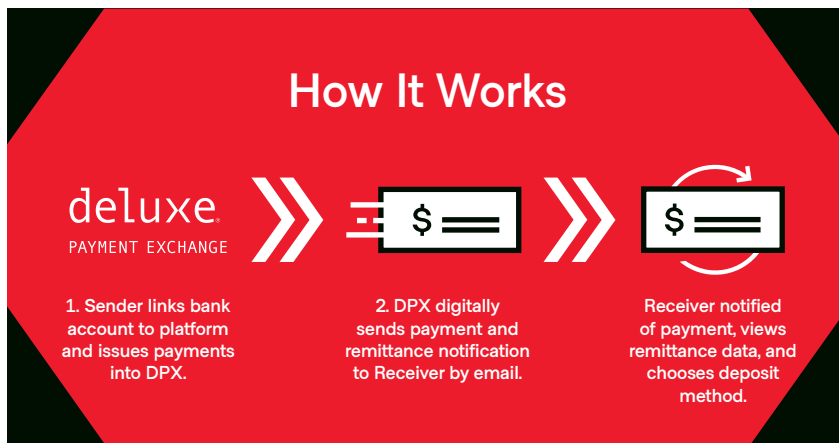
### Benefits for customers

- **Reduced Time and Costs:** Create and send digital check payments in the fraction of the time—and at less than half the cost—of manually sending paper checks.
- **Simultaneous Remittance Data:** Each DPX payment allows customers to include detailed, freeform remittance information (ex: EOPs for medical payments; pay stubs; insurance claim information).
- **Highly Secure:** DPX utilizes a secure website for sending and receiving payments that reduces the opportunity for check fraud by mail. The Sender is covered by EZShield<sup>®</sup> Premium Check Protection when checks are printed, providing protection against forged signatures and endorsements as well as altered and counterfeit checks.

### Benefits for recipients

- **Faster Access to Funds:** Payments are received quickly and include remittance information.
- **Multiple Deposit Options:** Print from home and deposit at the Financial Institution or by using mobile deposit; direct deposit via ACH; deposit to a debit card or to PayPal.

# Banker Flashcard



### Payment Delivery Options

- **eChecks:** Deliver payment notification instantly to recipient's email address.
- **Print + Mail:** Paper checks are generated, printed on high-security check stock and mailed—same day—from a secure processing facility.

### Deposit Options

- **Instant Funds:**\* Use a debit card number to receive funds in a bank account.
- **Direct Deposit:**\* Use bank routing and account numbers to receive funds.
- **Deposit to PayPal:**\* Use the email associated with a PayPal account to receive funds.
- **Print as a check:** This option allows for payments to be printed from home and deposited at the financial institution or via mobile deposit.

\*Powered by Hyperwallet

## Compare Payment Methods

Customer Requirement	Deluxe Payment Exchange	Paper Checks*	Purchasing Card	ACH*
Integrates seamlessly into current AP Processes	✓	✓		
Easily accepted by any recipient	✓	✓		
Payments are immediate	✓		✓	✓
Robust remittance data can be attached and sent with payments	✓	✓		
No recipient sign up or membership required	✓	✓		
No additional recipient fees required	✓	✓		✓
No sensitive data required from recipient	✓	✓	✓	
Secure	✓	✓	✓	✓
Endorsed by trusted names	✓	✓	✓	✓

\*Online bill pay leverages both ACH and Paper Checks

### Who could benefit from using DPX?

- **Small to mid-sized businesses:** From restaurants to realtors, any business interested in saving time and money while managing cash flow would benefit from DPX.
- **Large businesses:** DPX is scalable for enterprise applications and allows for large batch runs of payments sent quickly and easily with no changes required to current processes.
- **Non-Profits:** DPX lets non-profits get funds into the hands of those who need them faster than any other payment method.
- **QuickBooks® Users:** DPX integrates seamlessly with QuickBooks, giving users the business continuity they need.