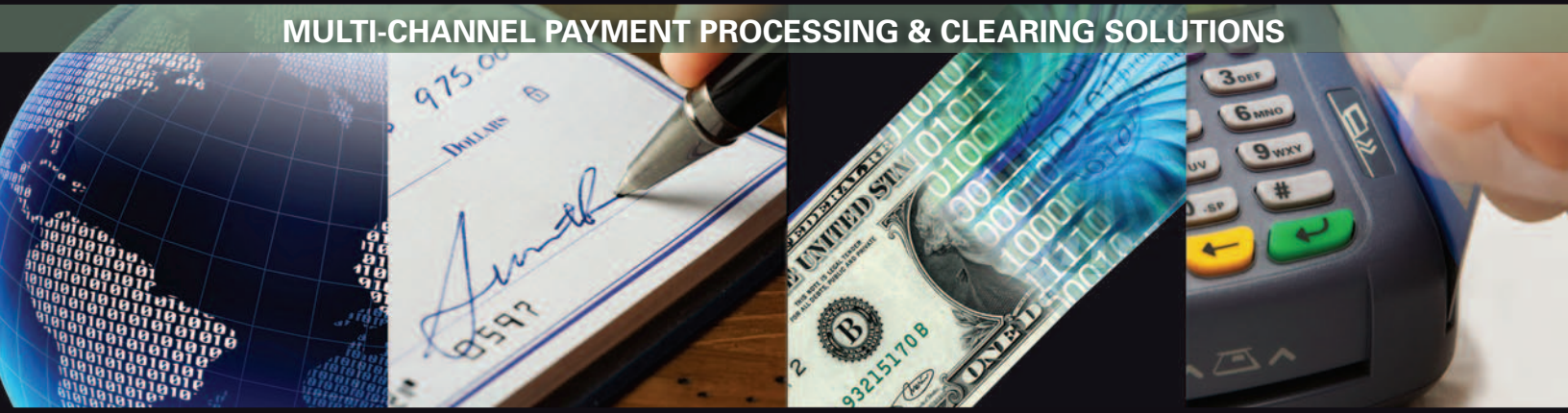


MULTI-CHANNEL PAYMENT PROCESSING & CLEARING SOLUTIONS



Overview

From Check 21, distributed capture and check conversion solutions to enterprise payments processing, US Dataworks can enhance or completely renew your organization's transaction processing infrastructure – from item capture to returns management – streamlining its migration from paper-based to electronic payments.

Our solutions optimize multi-channel payment processing, ensure least-cost routing/best fit clearing, and lay an agile foundation for future volume growth and functional requirements. This helps organizations: reduce transaction costs, improve efficiency, and minimize risk. With our solutions, organizations also can improve funds availability and cash management.

Why US Dataworks

- A proven enterprise payments approach – an “industry first”
- Per-item pricing model that mitigates upfront expense
- Modular capabilities that can co-exist in any legacy systems environment
- Comprehensive returned item management, improving collection and settlement
- An advanced payments infrastructure that is flexible, reliable, and highly scalable
- Years of experience in providing payment solutions to demanding clients

US Dataworks is a leader in delivering enterprise payments solutions to financial institutions, businesses and government entities. Whether it's electronic check conversion, distributed capture or end-to-end payments processing, US Dataworks provides the framework for doing it at an enterprise level, with industry-leading efficiency, flexibility and scalability.



Our History

At US Dataworks, we are focused on helping financial institutions, businesses and government entities take advantage of the shift from paper-based to electronic payments, address industry challenges, and drive toward fulfilling key business objectives – increasing operational efficiency, improving corporate agility, and enhancing customer service.

For years, we have done this by enabling organizations to make a seamless transition from traditional paper-centric, siloed payment applications to next-generation enterprise solutions. Throughout our history, US Dataworks has helped its clients succeed in this transition by addressing pressure points in the process: innovation, connectivity, convergence, and ROI.

Today, we count among our customers the U.S. government and some of the country's top banks, credit card issuers, utilities, telecommunications companies, retailers, and BPO firms.

These organizations turn to US Dataworks in large part for its track record of innovation with enterprise payments solutions.

Our Customers

Prominent financial institutions, businesses and government entities are leaving their legacy payments systems and processes behind and are turning to US Dataworks. Our enterprise payments platform has helped them make the switch successfully. These organizations now run payments solutions from US Dataworks that deliver enhanced operations performance, superior business agility, and improved cost of ownership. Our customers include:

- Large financial institutions
- Major credit card issuers
- Leading telecommunications service providers & utilities
- Top lockbox processors & BPOs
- National & regional retailers
- US Federal Government

Our Solutions

Our flagship solution, Clearingworks, is the industry's first deployed enterprise payments platform for the end-to-end processing of any paper-based or electronic payments or clearing channel. The Clearingworks platform provides modular capabilities for:

- Payment Processing
- Retail Processing
- Check Processing
- Payment Decisioning
- Return Processing

Providing global accessibility and monitoring, Clearingworks seamlessly integrates with any legacy payment systems, processes and protocols. The solution currently handles billions of items annually using Check 21, ACH and conventional remittance and lockbox processing, accommodates the conversion of all NACHA items and processes any substitute checks and image exchange files authorized under Check 21. The combination of ACH and Check 21 clearing alternatives provides the ability to electronically convert all transactions, providing a flexible framework for the migration from paper-based to electronic payments.



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