



CLIENT - SIDE PAYMENT & ORIGINATION PROCESSING

AT A GLANCE

Formed in 1998, Affirmative Technologies offers web based electronic payment processing software to businesses of all sizes. Our payment portal includes a user front-end for entering transactions and a payment repository that aggregates the daily payment batches received and creates a consolidated ACH file-- ready to send to your bank for settlement .

STREAMLINE YOUR RECEIVABLES

Utilize the speed and efficiency of electronic payments via the Automated Clearing House (ACH) to collect recurring receivables such as insurance premiums, utility bills, membership dues, subscriptions, or charitable contributions. With customer approval, you can electronically debit their account, knowing when the payments will arrive and helping you better forecast cash flow. Our client interface allows you to schedule recurring payment plans and one-time payments. Our Web Service interface supports full integration with any external applications that your organization may be using for posting and updating your customers' receivables.

ENTERPRISE LEVEL OR SINGLE ORIGINATOR?

It is important to identify up front the right payment solution that fits your business model. If your goal is to process payments for your customers only, then you're considered a single originator. Typically a business that processes less than 300 items per month may utilize a third party processor for processing ACH payments. Our client application may be interfaced with an originating bank (ODFI) for facilitating your payments through the ACH network. The client interface serves as a payment repository that consolidates and batches transactions until you are ready for sending your electronic files to either a third party processor, or directly to your financial institution.



WHY ASP HOSTING?

Several years ago companies considered outsourcing as a means to improve their financial bottom line by reducing capital investments in computer hardware, new software technologies and escalating employee expenses. These transfers in operational responsibilities increased the profits of companies by leveraging the expertise and processing efficiencies of the outsource provider.

Companies now face new rules for governance with Sarbanes - Oxley (SOX), Statement of Auditing Standards (SAS) 70, and HIPAA compliance. Not to mention new threats to information security and confidentiality in the form of physical and cyber intrusions. Each of these factors require increased awareness and expertise in order to maintain compliance, achieve successful deployment, control expenses and increase market share.

Affirmative has partnered with Savvis Inc. , the number one data hosting provider in the county today. Savvis provides state-of- the art facilities and infrastructure support of Affirmative's ASP product offering. SAVVIS provides hosting services to over 5,000 enterprise customers and leads the industry in delivering secure, reliable, and scalable hosting, network, and application services.

Affirmative Technologies' CTO says, "SAVVIS was a natural choice based on their heritage in the financial services industry and their global network and hosting infrastructure that many of our partners, customers and prospects already use. Given their understanding of both large and small financial institutions, SAVVIS worked with us to develop a turn-key, fully managed solution that leverages the expertise and core competencies of our company."

Contact us to learn more about how Affirmative's Payment Processing Solutions can help you increase your company's revenues and improve on overall payment efficiencies within your organization.

Our Technology. Our Commitment. Your Solution.

Visit Affirmative Technologies, Inc. at www.affirmativeusa.com Contact Sales at (727) 772- 9881, ext. 225

Product Feature List by Category

ACH ORIGATION AND PROCESSING

- Private Labeling- include customer branding
- Novice and Expert User Interface
- Pay by Check- Bill Pay for Consumers
- Administrative User Management Controls
- Generate posting file
- File Warehousing
- Validation ABA Filters and Do not ACH tables
- Fee & Reserve Settlement Transferring
- Multiple File Submissions
- Integrate with Multiple ODFI Partners
- NACHA File Origination and Returns
- Sub-Merchant Account Management
- Broadcast System Messages & E-Mail Alerts
- Transaction Detail Overview
- Extensive Search Capabilities
- Custom Filtering
- Merchant Management Capabilities
- Daily File Limit Control
- Single Transaction Limit
- NACHA File creation and Return Handling
- Optional Automatic Service Fee Creation
- Automatic re-presentment of NSF/Uncollected Items
- Importing of NACHA Files or CSV/fixed data
- Auto Offset Generation
- Transaction Overview- Drill down capability
- Data/account Validation
- Import Error File Review
- Export raw data (CSV, fixed fields, Excel)
- Miscellaneous File Transfer
- Comprehensive Transaction Search Screens
- Recurring Payments Plans -Unlimited Custom Templates
- Virtual Terminals for CSR entry

SECURITY

- Multi-level user permissions
- Authentication
- User Activity Logging

TRANSACTION FEATURES AVAILABLE

- Single Item Entry
- Clone Transaction
- Recurring Transactions
- Recurring Payment Custom Template
- Flexible Recurring Payment Frequency
- Skip Payment Option
- Payment Plan Overview- Forecasting
- Notes Page
- Transaction Edit
- Transaction Void
- Export Payment Plan Functionality
- Smart Logic used for Payment Plan Generation
- Automatic Resubmit based on Originator Defined Criteria
- Auto Generate Service Fee Option
- Rebate Option
- Transaction Level Offset Creation
- Shadow Table option for adding NOC's and Fatal Returns.

BATCH UPLOAD OPTIONS

- Merchant File Mapping –accepts CSV/ Fixed, Excel, Rich Text Format
- Duplicate File Checking
- Custom File Formats for Imports
- Ensures File Consistency
- Error Import page for invalid transactions
- Validates ABA/RTN Number

REPORTING

- Return Management Reporting
- Net Settlement- daily, monthly
- Audit Trail- System Reporting
- Origination Item/Batch Reporting
- Report Export – Custom Reporting Features