



We meet the payment needs of business.

Choose Zamco Data Services

From checks to electronic ACH to credit cards, your business pays off when your customers pay you. Because it's your money and your business, you need a payment processor you can depend on, one who'll be with you every step of the way.

Since every payment is important, you need a payment expert who can handle every unique process, whose sole purpose is serving all your payment needs, all the time.

You need Zamco Data Services.

Our mission says it all: We meet the payment needs of business. We are the independent leader in all types of payment processing, verification, velocity and collections. Our comprehensive approach helps control the risks and costs often associated with payments, while providing a full range of services across every industry type. Our customers trust us to process millions of vitally important business payments every year.

We'd like to do the same for you.



Check and Item Processing



Checks are a mainstay of payments today. Our *ZipPay*™ solution captures check information in any environment, from single and multi-lane retail registers to the back office, making checks a powerful and reliable option for your business.

ZipPay™ will reduce or even eliminate the excessive handling of checks through the use of check imaging and check conversion. Easy to implement and use, *ZipPay*™ lowers the cost of operations and deposits, and makes funds available faster. You'll have a single online site for all your shared check information, with instant access to check image research and a consolidated view of all your bank relationships.

AVAILABLE CHECK AND ITEM SERVICES

- Check imaging and ACH conversion
- Integrated point-of-sale transactions (POS and POP)
- Back-office conversion (BOC)
- Mailed-in check processing (ARC)
- Monthly recurring payments (PPD)
- Telephone checks and other electronic debits
- Check and account verification and velocity
- No-fee collection and return item processing with *Zamco Collect*™
- Integration with legacy payment systems
- WIRE: Web Information Reporting Environment customized online reporting

Solutions

Our clients rely on ZAMCO for customized, comprehensive, flexible payment systems to run their businesses.

ACH and Electronic Payment Processing

Automated Clearing House (ACH) and other electronic payments go beyond the world of physical checks to give you more options and more control, at a lower cost. We can process all forms of ACH and electronic payments, helping you streamline your payment process.

Our ACH solutions automate most accounting operations including the deposit process, so you can reduce or eliminate most bank fees. You'll also enjoy faster funds availability, while keeping your current banking relationship intact. And by integrating with your legacy payment systems, we can build on your current processes and investments while improving your payment efficiency.

AVAILABLE ACH AND ELECTRONIC PAYMENT SERVICES

- Back-office conversion (BOC)
- Mailed-in payments (ARC)
- Returned check processing (RCK)
- Recurring payments (PPD, PAD)
- Phone payments (TEL)
- Website payments (WEB)
- Web payment page development
- Integrated point-of-sale transactions (POS and POP)
- WIRE: Web Information Reporting Environment

Credit and Debit Card Processing

Accepting credit and debit cards is a must in today's economy, but this convenient payment method often imposes numerous rules, regulations and expensive fees. We ease the headache of card processing with our streamlined procedures, turnkey implementation and world class support. Regardless of the card type or industry, we'll make sure these vital payments are processed efficiently and affordably.

Our debit card solutions access the broadest array of ATM networks for point-of-sale use, and deliver expedited clearing and least-cost settlement. You'll have access to multiple networks, with true debit card fees and pricing, designed to maximize your profitability.

Our credit card solutions preserve your existing investment by converting your current card devices. You'll have the flexibility to purchase, rent or lease required hardware. And we offer the most unique and affordable pricing available today, so you keep more of what you've earned.

CREDIT AND DEBIT CARD SERVICES

- Visa – MasterCard
- American Express – Discover
- Debit cards (via appropriate ATM network)
- Website payment pages, site design and integration
- Integrated point-of-sale transactions (POS and POP)
- WIRE: Web Information Reporting Environment

Collections and Returns

Getting paid is one thing; collecting can be quite another. That's why we offer the industry's most effective collections and returns services as part of our comprehensive processing solutions.

Our *Zamco Collect*[™] collections solution eliminates bank fees and delivers a higher percentage of paid items than ordinary collection programs. *Zamco Collect*[™] works with all existing payment processing systems and provides online reporting so you can monitor the status of your uncollected items. The unique *Zamco Collect*[™] process efficiently collects more returned items, faster.

Zamco Collect[™]

With *Zamco Collect*[™]:

- Items are re-submitted without fees.
- Funds are verified before account access, improving collection rates.
- State of the art technology is used with traditional collection methods to automate processing and improve your collection rate.

Zamco Collect[™] also provides pre-collection, traditional and legal collections, giving you a total recovery solution from a single provider.

Our Consolidated Returns (RCC) process works in concert with *Zamco Collect*[™] so you can process items from multiple locations and consolidate returns into one central bank account. You can reduce the number of accounts required while maintaining banking relationships.



The ZAMCO Advantage

All Payments, All The Time

We're 100% independent and 100% focused on your payment needs.

Customized WIRE Portal

Central online reporting for payment and collection intelligence.

Breadth of Offerings

A single provider of comprehensive check, ACH, credit card and collections services.

Bank, System and Hardware Neutral

You can use any bank, any core system, any payment hardware type when you work with us. We'll support you.



We meet the payment needs of business.

Zamco Data Services

8530 Eagle Point Blvd, Suite 100

Lake Elmo, Minnesota 55042

866-941-3866

www.zamcodataservices.com

