## TURN YOUR BBS INTO AN INSTANT CASH MACHINEI™

The ABS Payment Network<sup>TM</sup>

## Online Checks Direct<sup>TM</sup>

was the first to bring the "Online Checks Direct Service" (OCD) to the online industry. This is our premier service. Our OCD service allows businesses of all types to accept checks online, over the phone, or through the InterNet and receive payment quickly and easily. ABS supplies you with software (available for all platforms) that captures your caller information instantly. ABS supports and processes both US and Canadian Accounts.
The process is simple. Your caller logs on to your BBS or connects to you via the WWW, and writes you a check electronically through the use of one of our exclusive check entry modules. You can configure your module to automatically upload the data to ABS for processing. Upon receipt, ABS processes the information and produces a check for each of your customers. Your checks will be sent to you the VERY SAME DAY! (2:00 PM EST Cut-off)
You may choose to receive your checks by US mail or by Airborne Express (overnight). Your checks will arrive made payable to you personally or your business name for the entire amount that the customer authorized. Simply deposit them into your account just like you would any other checks.
ABS is a member of the National Automated Clearing House Association (NACHA). As such we adhere to all NACHA guidelines pertaining to EFT, ACH, or "Paperless" transactions. Currently, NACHA regulations very specifically state that all consumer EFT transactions MUST be authorized in writing on paper by the consumer. Any company that processes EFT transactions without written authorization by the consumer is in violation of regulations. (BEWARE) Therefore, ABS has found that the paper draft alternative is more timely, cost effective and the only legal method for our clients to charge their customers instantly online or over the phone.
ABS currently supports all BBS operating platforms including: <i>The Major BBS, TBBS, PowerBBS, Excalibur, PCBoard, and Wildcat</i> , to name a few. ABS supports the World Wide Web through it's innovative program, <i>ABS WebChecks</i> (6/95 Release). Finally, ABS also has software available for both the DOS and Windows operating systems. ( <i>To accept checks over the phone</i> ) Our <i>ABS WinChecks</i> program is a premier Windows based program, especially developed for ABS Clients. <i>All ABS software is available for download at the ABS BBS at (904) 729-3827, 24 hrs!</i>
We offer unsurpassed, high quality services at the absolute best prices. ABS is at the cutting edge of technology. We continue to bring our clients new and improved software, services, and payment solutions. At ABS we understand your needs. We were a customer first!
ABS offers FREE SET UP when you purchase any of the ABS software. Please see the enclosed pre-approved service agreement for full pricing information (middle section under pricing). ABS offers the absolute LOWEST PROCESSING RATES for accepting checks online.
WE GUARANTEE IT!
Setting up your account with ABS is EASY. Select any of the following options.  BY FAX: Simply complete and sign the Pre-Approved Service Agreement, attach a check and fax it to ABS: 904.729.2188 BY PHONE: Simply call ABS weekdays, 10:00 a.m. to 6:00 p.m., EST. @ 904.729.3006.  BY MAIL: Please Complete the Pre-Approved Service Agreement & mail with payment to ABS at the address listed below.  American Banking Systems Corp. Type 1297 20th St. Niceville, FL 32678-3264 PH: 1904.729.3006
(c) 1995 American Banking Systems Corporation

PH: 904-729-3006 FX: 904-729-2188 BBS: 904-729-3827