



## eChecks the cutting edge of ACH

**CambridgeCommerce has been providing, improving and customizing eCheck services for Direct Response marketers since 1999. We have the history, experience and reputation that make us the leader in eCheck services. We provide ACH services in all 4 major areas: phone, web, scanned and Check 21.**

### **Clearance Rates**

At CambridgeCommerce we understand that the success of eChecks is largely dependant on the clearance rate. Our clients average clearance rates on eChecks from phone orders in excess of 85%. Many of our competitors clear as few as 40%. CambridgeCommerce is capable of this because we have developed a platform with superior clearance, which provides our clients with the success they deserve.

### **Continuity Orders**

Our technology is designed to accept continuity eCheck orders. We've developed a proprietary method that meets the NACHA requirements and allows continuity orders using eChecks.

### **Collection / NSF**

Our system automatically reattempts eChecks that have declined for insufficient funds (NSF). This means higher eCheck clearance rates and more orders approved, all with less effort on the client's part. In addition, our clients do not have to worry about returned check letters from their bank.

### **Relevant Reports**

Most ACH reports look like they were developed in the 70s... and most of them were. At CambridgeCommerce, we know that our clients need reports to be relevant to their needs with more than just declined data. That's why our system provides our clients with approved, declined and NSF reports. Our clients always know the status of orders and when to ship their product.

### **Real-Time Verification**

Our latest eCheck development provides real-time responses similar to live authorizations on credit card transactions. This service can confirm whether or not an account is open, if it has a current positive balance, or if there is any history of bounced checks associated with the checking account – all in real-time!

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