

# A low-cost, digital payment solution combining all the benefits of paper checks with the speed and ease of an online system.

No more time spent creating and printing paper checks. No more money spent on check stock, envelopes and postage. Deluxe Payment Exchange (DPX) offers businesses like yours a 100% digital payment solution that integrates seamlessly with your current processes.



## What Can DPX Do for You?



**Reduced time and costs** — Create and send digital payments in a fraction of the time — and at less than half the cost — of manually sending paper checks. No more assembling payments, stuffing envelopes or paying for postage.



**Business Continuity** — Because a digital payment doesn't rely on a printing facility or the postal system, and recipients don't have to visit a bank to make a deposit, payments can reach individuals without ever being touched by human hands.



**More flexibility** — Payments can be delivered in just seconds anytime, from anywhere, without the need for printers or check stock. If you prefer to issue paper checks, use our Print+Mail service. Simply send your payments through the platform and we'll print and mail high-security checks for you.

To get started, create an account at [deluxe.com/echecks](https://deluxe.com/echecks)





More than 1.6 million recipients have been paid through DPX.

Pay the digital way starting today.

Discover all the benefits of Deluxe Payment Exchange. To get started, create an account at [deluxe.com/echecks](https://deluxe.com/echecks)



**Easy Integration** — Whatever your current check payment process, DPX integrates seamlessly giving you various methods for initiating payments. Issue directly through the platform, import via .CSV file, utilize the direct QuickBooks<sup>®</sup> integration or use an API for high volumes of payments, however you choose to pay, DPX can accommodate you.



**Simultaneous Remittance Data** — Unlike other digital options, each DPX payment includes detailed, freeform remittance information for transactions like an accounts payable payment, an EOP for a medical payment, pay stub for a payroll payment, even claim information for an insurance payment.



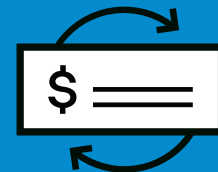
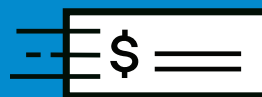
**Multiple Deposit Options** — Recipients have multiple deposit options: print and deposit check using available bank deposit methods including mobile and branch; direct deposit or deposit to debit card or to PayPal.



**Highly Secure** — DPX utilizes a secure website for sending and receiving payments that reduces the opportunity for check fraud by mail. The Sender is covered by EZShield<sup>®</sup> Premium Check Protection when checks are printed, providing protection against forged signatures and endorsements as well as altered and counterfeit checks.

## How It Works

deluxe<sup>®</sup>  
PAYMENT EXCHANGE



1. Sender links bank account to platform and enters payments into DPX.

2. DPX digitally sends payment and remittance notification to receiver by email.

3. Recipient notified of payment, views remittance data, and chooses deposit method.