



# PAY DATA CENTER, LLC

## CHECK21

### *Benefits of Check21:*

- > *NO Check printing*
- > *NO Change of workflow required*
- > *NO Collector Training*
- > *Funds available **faster!***

### The Future of Check Clearing

The need for electronic check clearing became evident immediately following the September 11 attacks, where a lack of air transportation caused tremendous delays in the financial world. Hoping to avoid similar delays in the future, Congress enacted the Check Clearing for the 21st Century Act, known simply as Check 21. This legislation, which became law in October 2003, aims "to improve the overall efficiency of the nation's payment system." As of October 2004, every bank was required to accept substitute checks, known as Image Replacement Documents (IDRs), in addition to standard paper checks.

**Pay Data Center is the first and only Payment Solutions System to fully integrate with a collections software program!**

*Now YOU are perfectly positioned to benefit from Check 21!*



**PDC CHECK21 Speeds up the deposit process!**

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**WE TURN TALK  
INTO PAYMENTS!**