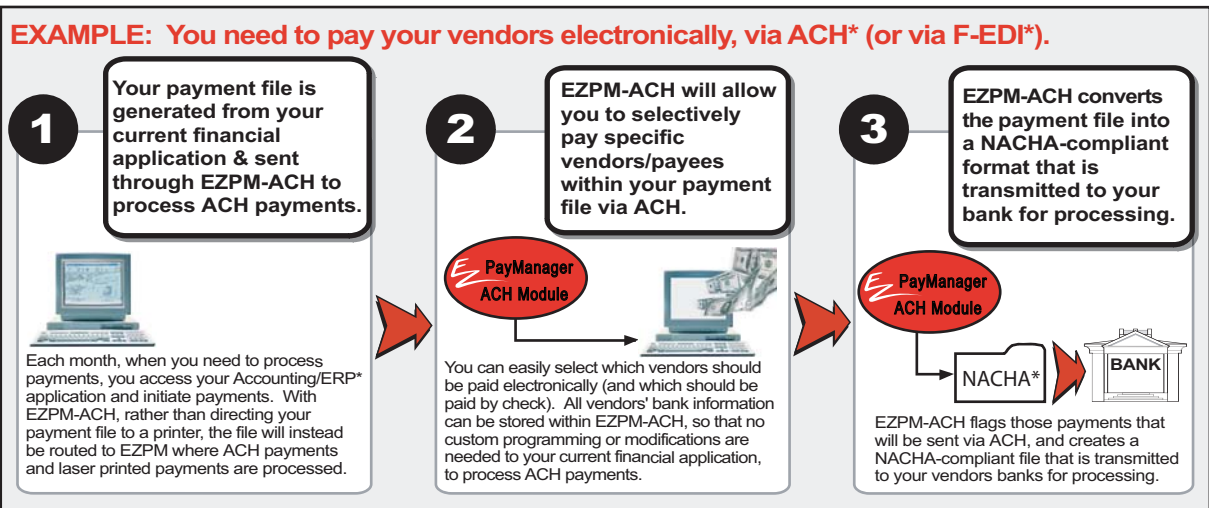


Reduce Costs
Automate
Improve Efficiency

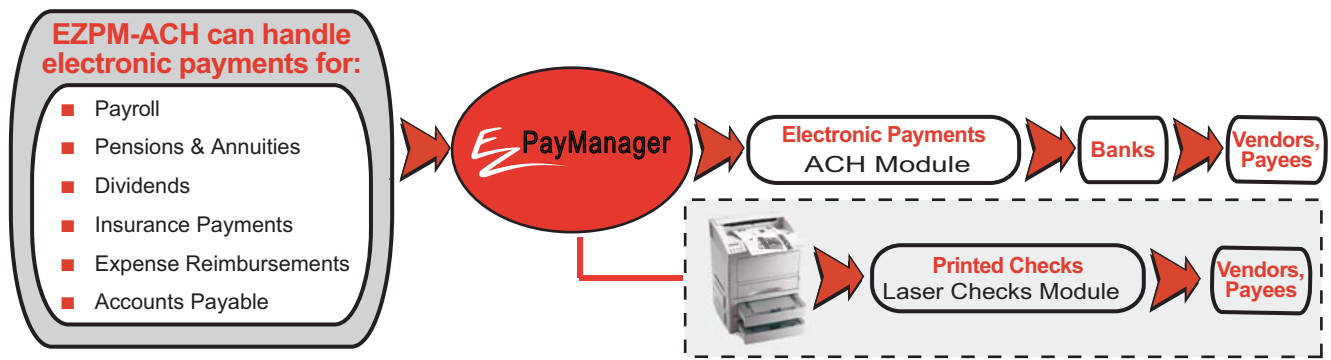
- Are your vendors asking to be paid electronically versus paper checks?
- Are you looking for a more cost-effective and secure method of sending payments?
- Have you been considering adding ACH capabilities, but worrying about the custom programming required?

ACOM has the answer: EZPayManager's ACH Module (EZPM-ACH)!



BENEFITS OF SENDING ELECTRONIC PAYMENTS VERSUS MAILING PAYMENTS:

- Reduce mailing costs... no postage, envelopes, or mailing labels required.
- Reduce labor costs... much faster to send payments electronically than to print, stuff, stamp & mail.
- Reduce per check costs... up to 90%.
- Improve cash management... know exactly when funds will be transferred out of your account(s) for payments.
- Meet customer needs... many companies prefer to receive documents & payments electronically.



ACOM's PAYMENT MANAGEMENT SOLUTIONS:

ACOM, the payment management expert, has worked with thousands of companies around the world to help them update and enhance their payment processes. Whether you need an enterprise-wide solution or a solution for a single site, ACOM can help.

ACOM's unique EZPayManager (EZPM) Solutions Suite enables users to issue either paper checks or electronic payments, on a case-by-case basis. These solutions add significant convenience, efficiency and security features to back-office applications, in addition to the cost reduction benefits. In fact, the United States Treasury recently conducted a study comparing electronic payments to paper payments, and found these results:

- The average cost per transaction was 22.5 times less for e-payments than for paper checks.
- The payment inquiry rate was 32 times less for e-payments than for paper checks.
- The average time to resolve inquiries was 24 hours for e-payments and 14 days for paper checks.

EZPM-ACH is an add-on module of EZPM and it integrates seamlessly with your existing accounting/ERP system, without any custom programming! EZPM-ACH makes the process of adding ACH payment capability to your current financial application efficient, secure & easy to implement.

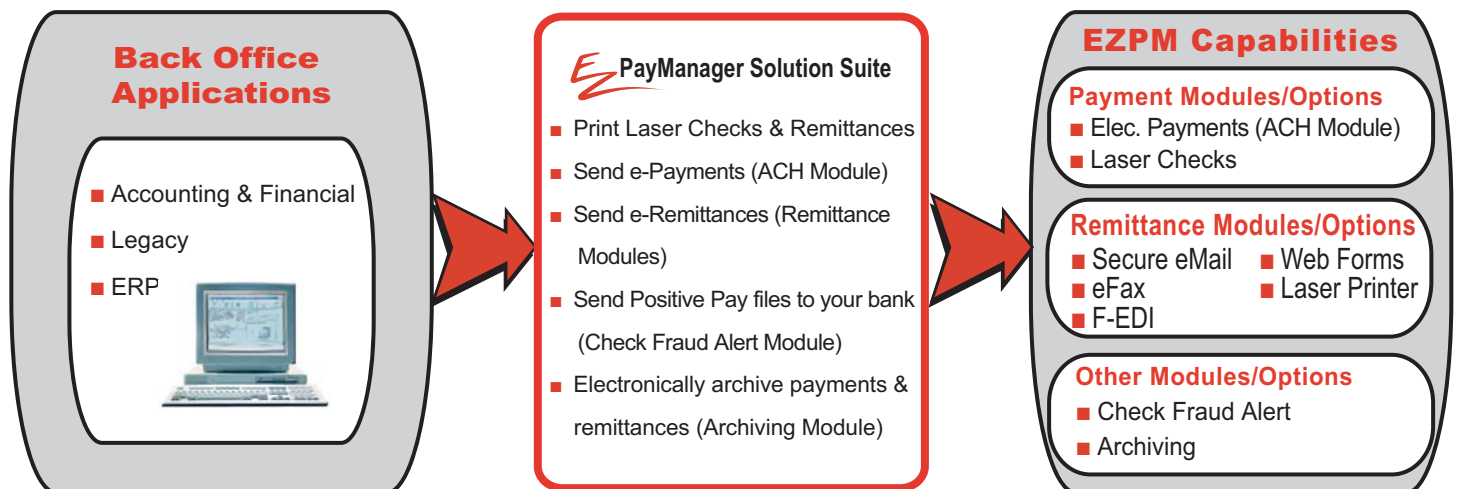
MORE ABOUT ACOM SOLUTIONS, INC:

ACOM develops solutions that integrate with enterprise applications to enhance back-office and B2B processes for electronic, Internet and paper-based commerce. ACOM solutions run in all computing environments (host-resident on Windows NT, iSeries and AS/400), and are compatible with all financial management/ERP applications. Solutions include:

- Software solutions that enable users to send electronic payments (ACH & F-EDI) and electronic remittance details (via eMail, fax or EDI)
- Software/Hardware solutions to print MICR laser checks, forms and remittance details
- Electronic data interchange (EDI/XML) software solutions for e-commerce between multiple trading partners
- Software to enable/enhance internet-based commerce

Call us for more information about ACOM's other modules for our EZPayManager Solution Suite:

- Remittance Modules (eMail, Fax & WebForms)
- Check Fraud Alert Module
- Archiving Module



* ACH = Automated Clearing House
F-EDI = Financial Electronic Data Interchange
ERP = Enterprise Resource Planning
NACHA = National Automated Clearing House Association