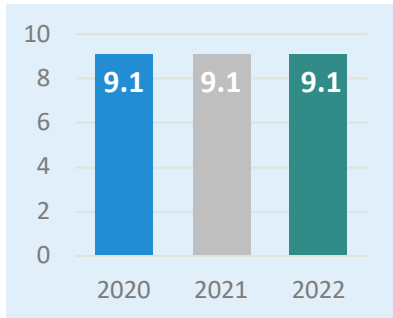




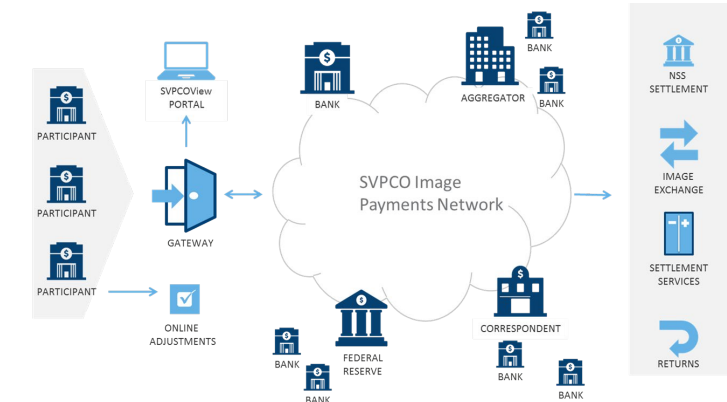
Checks are a stable, low risk form of payment and aren't going away anytime soon. Take advantage of superior service, speed and capabilities with The Clearing House's SVPCO Check Image Exchange - a reliable, scalable, network with the ability to transport images efficiently to network endpoints, including to the Federal Reserve and Endpoint Exchange-connected financial institutions.

Performance

Year after year, system uptime is near 100% and customer satisfaction scores are exceptionally high.



Year	Uptime Score
2020	9.1
2021	9.1
2022	9.1



Participants exchange with partners on a peer-to-peer basis. It's safe, reliable, and utility-priced.

Fully Automated Settlement

- Integrated settlement improves efficiency and reduces risk to Participants
- 12:00 PM and 5:00 PM ET – intraday availability
- Accelerated presentment and returns:
 - Same day presentment on most items provides increased float benefits in a rising rate environment
 - Faster check return times facilitate early posting and balance sheet benefits of due to/due from netting
 - Later exchange participation – extended processing window
- Real-time net and bilateral settlement position reporting
- Banks can select their own ledger cutoff times

Pricing

- No premium pricing. Inclearing cost savings
- Same pricing for forward and return items with no courtesy file fees
- Low per item fee for forward items (\$0.001)
- Fixed annual fee for receive items. The flat rate helps with expense management

Value-Added Services

- Online Adjustment service
- Private Sector ECCHO Rules allows use of Rule 9 provision

SVPCO Portal

- SVPCOView provides one convenient interface for transmission, reporting and settlement
- Easy to access and navigate
- Web-based reporting and audit controls
- Messaging capability

Proven

SVPCO is operated by The Clearing House, a trusted, secure provider of payments networks – so you can be confident the network is safe and reliable. Its ECCHO service ensures expertise in, and commitment to, checks

In most cases, your financial can be up and running in a few weeks. Implementation is expertly managed and we're ready to get started when you are. For more information, contact info@theclearinghouse.org.