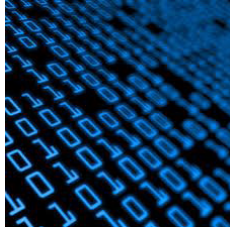


Product



EFT Payment Processing ServicesSM from Jonas FitnessTM

Grow Your Revenue Stream and Speed Collections
While Retaining Members



Turn on the power of the only electronic funds transfer service that comes with three decades of industry-leading experience.

EFT Payment Processing ServicesSM from Jonas Fitness provides you with increased, predictable cash flow while significantly reducing your overhead. It also adds extra value by making an automatic payment plan available to your members.

Benefits to your business:

- Predictable cash flow – Membership dues are automatically collected in full on the due date and deposited directly into your account, improving cash flow and eliminating float
- Increased member retention – There's no reason for you to "resell" your service to your members with every invoice and less impulse for them to leave your club if they don't have to write a check every month
- Increased revenue – Since pre-approved member dues are deducted on a regular schedule, your revenue stream will grow as your locked-in base of EFT members grows

- Reduced billing cost – EFT eliminates invoicing costs, postage and late payments
- Expanded payment options – Open your doors to every member when you honor popular payment options: Visa[®], MasterCard[®], American Express[®] and Discover[®], in addition to checking and savings accounts
- Faster and more reliable collections – Member payments are made automatically, every time, on time

Benefits to your members

- Convenience – Members eliminate the time and hassle of paying by check, month after month
- Control – Members maintain complete control of their payments – they confirm the payment date, amount and account when they sign up
- Flexibility – Your members can choose their preferences: checking account or credit card for their payments
- Security – Unlike checks, EFT payments cannot be lost, altered or forged

EFT Payment Processing Services is Brought to You by the Leader in Electronic Funds Transfer.

- Predictable cash flow
- Faster and more reliable collections
- Increased revenue
- Increased member retention

Jonas Fitness Delivers Unsurpassed Value in Automatic EFT Payments Over Other

At Jonas Fitness, our vision is to be the branded global leader in fitness software and billing services. We strive everyday to be recognized by customers and industry stakeholders as a trusted provider of "Software for Life" and as an ambassador for technology, product innovation, quality, and customer service.

Whether your gym is in need of an enterprise fitness management software solution, a provider of credit card or ACH processing services, or an outsourced partner to handle full-service billing and member services, Jonas Fitness has solutions that will boost the operational efficiencies of your health club and improve your bottom-line. t

EFT Payment Processing Services from Jonas Fitness	Other EFT Provider
U.S. market leader in account processing services – One out of three U.S. financial institutions rely on Jonas Fitness for account processing solutions.	
Jonas Fitness processes ACH payments for the top 50 U.S. banks and 99 of the Top 100.	
Jonas Fitness processes six billion ATM/debit card transactions and is the U.S. market leader in ACH processing services – processes two thirds of the nation's nearly 15 billion ACH payments worth close to \$30 trillion.	Electronic funds transfer is a small part of the bank's business.
Jonas Fitness verifies transmissions to ensure they are on time and processed correctly. Clients are called when transmissions are not received.	Transmissions are processed without any verification.
Ability to make file changes and deletions up to one business day prior to the draft date.	No changes once draft has been sent.
If club uses Jonas Fitness software, the draft never leaves our network—the member transactions go from your database through the Jonas Fitness network to the Federal Reserve or credit card processor and back to the club.	
Processing fail safe – last file in wins – for file timing out situations, eliminating the risk of members being double billed.	
One stop club management software and EFT payment processing provider – saving you time and frustration.	
Dedicated club industry support that understands how clubs operate and the impact of a missed draft. Support Center is open from 8:00 a.m.-6:00 p.m. ET, Monday-Friday.	
Toll-free customer care access to billing specialists and technicians.	Varies by bank.
Payment files are reviewed for potential problems, such as incorrect account numbers, missing data.	Files are processed without any review.
The Jonas Fitness FIF (Financial Institution File), a patented file of bank account information formats to ensure transactions are routed correctly, resulting in fewer returns.	No automated way of verifying account formats.
Accepts checking, savings, credit union, Visa®, MasterCard®, American Express® and Discover®, transactions in a single file, reducing billing preparation time and errors.	Client's transmissions must have separate files for checking, savings, credit unions, Visa®, MasterCard®, American Express® and Discover® transactions. Customer may be required to use different banks.
Funds available next business day.	Transactions are settled as individual institutions settle.
Toll-free transmissions within the United States.	Varies by bank.
Personalized approach to customer service: Clients are called on all exceptions (such as invalid bank information or non-draftable status).	Transmissions are not monitored and are processed without any verification.
Special reporting per client's request.	Offers no special reports.
Standard report package including: draft register, draft exception, returns and transmission reporting. Available electronically.	Reports vary by banks, while providing one notice of return. Partial reporting available electronically, or none at all.
Daily verification that all scheduled drafts ran correctly.	No verification process.
Notifications are received and keyed when customers are on our database.	Banks pass the "notification of change" directly to the client.
One bundle file of returns or collected members that automatically updates the members record in the software application, reducing errors and eliminating data entry time.	
Same Day Credit Card Returns – Notified of credit card declines the same day to help avoid paying commissions on services not paid and avoid member using facility when credit card is declined.	
Account Updater – Automatically updates Visa® and MasterCard® credit card numbers and expiration dates without having to contact members.	



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Connect With Us

For more information on EFT Payment Processing Services, please visit us at www.jonasfitness.com.