

Our goal is to provide the financial tools necessary for organizations to improve their bottom line, while at the same time, reducing costs associated with collection of client payments. Using automation and state-of-the-art technology, e-Complish provides these results for its customers.



Based in the Washington, DC/Baltimore Metropolitan area, e-Complish is a leader in the production and design of payment solutions for high volume industries. Incorporated in 1998 by financial specialists, e-Complish was charged with the idea to provide its clients high returns with little to no investment. The scope and approach of e-Complish has been to provide financial tools that produce results without huge investments of time or money on the part of its customers.

Over the years as the financial industry has grown, it has become abundantly clear that the main problem associated with slow or delinquent payments is improper billing practices, as well as inconsistent customer service. e-Complish has identified these problems and created automated processes to reduce these issues and recover payments more cost effectively.

Specializing in Interactive Voice Response (IVR), Outbound Calling with Payment Retrieval, Message Broadcasting, Automated Clearing House (ACH) Payment Processing, and Print and Mail, e-Complish has developed products that create tremendous cost savings with improved efficiency.

e-Complish prides itself on providing results, not just talk. Customers enjoy dramatic results and reap the benefits of increased payments with a lower cost per payment collected.

Our philosophy is “simplicity @ work.”





interactive voice response

Direct Pay™ the Interactive Voice Response (IVR) System developed and patented by e-Complish, is a full featured system designed to handle in-bound customer calls. Its call flow and pre-scripted prompts gather payments via check, credit card, or ACH, allowing employees to focus more on complex financial issues.



How it Works

e-Complish's Direct Pay™ system accepts calls from your telephone system to collect check, credit card, or ACH information from a consumer wishing to make a payment. The caller is transferred from your telephone system to an 800 number provided by e-Complish. The call is answered in your company name and proceeds to take a payment from your customer using a standard touch tone keypad on their telephone.

Free Setup and Maintenance

The system is funded by a transaction fee (similar to an ATM Charge) that is paid by the caller. At your discretion, you may elect to add a fee on top of that assessed by e-Complish to create a new revenue stream. Direct Pay™ standard features include:

- Real-Time Credit Card Processing while the Caller is on the Telephone
- NACHA Compliant ACH Processing via IVR - Payment Authorization is Verbally Recorded
- Personalized Scripting and Voice Prompts. Callers hear your name; not ours
- Database Interactivity between e-Complish and your system
- Real-Time Web Reporting and Statistics via Web Interface

We Want Your Customers to Feel Comfortable...

Unlike service bureaus, your customer will hear your company name; not ours. This will increase the likelihood of payment versus a third party service bureau and promotes future use and convenience for your customer.

Bottom Line

Your customers are afforded the convenience of payments by telephone. You receive an enterprise level system at no cost to you; ever. What are you waiting for?

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interactive retrieval system

Instead of calling to leave a message like a typical auto dialer, why not take it to the next step while the customer is on the telephone? That is exactly what the engineers of e-Complish designed when they created an outbound calling system that not only contacts your customers with a message, but retrieves payments and even negotiates payment arrangements for your customers.



EnterACT™ Overview

A patented world-first design, the e-Complish EnterACT™ system provides an interactive outbound calling system for use by marketers, membership-based organizations, municipalities, and in-house collection departments. The system is designed to contact your customer, convey a message, and collect a payment. In the case of collections, the system will negotiate a payment arrangement with your customer using artificial intelligence. This is not a dialer that merely leaves a message.

How it Works

You simply log onto a website, load a list of customers you want contacted, and submit. The calls are placed in queue and delivered on the day and time of your choosing. The EnterACT™ system will proceed to contact, identify, speak the reason for the call, and retrieve a payment from your customer via credit card, check, or ACH. If a payment is not received, it will leave further instructions for the customer. In the case of a collection call, it will proceed to make a payment arrangement with the customer using your pre-established guidelines and scripting. Via a simple web browser, you control every aspect of the system and monitor real-time call results.

Bottom Line

With EnterACT™ you get the interactive power of a fully staffed call center at nearly a quarter of the cost.

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print and mail

You know your business better than we do. With that in mind, we do not ask you to conform to a predestined (template) style. You tell us how you want your mailings to look and we will ensure that its setup meets your specifications. On the other hand, should you desire an “overhaul” in design, our statement designers will be happy to develop a new look for you!



In addition to our state-of-the-art interactive voice and messaging systems, e-Complish is also a statement and letter processor. We understand that consumers and businesses alike must receive traditional billing statements. With our experience in the financial industry, we are able to analyze existent deficiencies in billing statements to speed delivery and response times using clear and concise statement design. We provide contemporary design with efficiency in mind.

e-Complish has the ability to produce 100 million mailing impressions per month. Each of our mailing processors can produce two pages per second for multiple types of output media. Our goal is to provide same-day turnaround service for all mailings.

Print and Mail Features Include:

- Guaranteed 24 Hour Processing
- Secured 24 Hour Production Facility
- Intelligent Inserting
- Address Verification Prior to Mailing
- Secure Download Website for Data Files
- On-line Tracking for all Mailings

Please contact us for free whitepapers and a pricing questionnaire that explains this process.

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ach overview

The Automated Clearing House (ACH) Network is an electronic batch processing system used by the Federal Reserve. Instead of using paper to carry necessary transaction information (like a check), ACH transactions are transmitted electronically between financial institutions. Because ACH is electronic, transactions are processed faster than paper checks which must be handled manually.



Upon receipt of a check payment over the phone, internet, fax, mail, or in person, the check is electronically presented via ACH to the customer's bank the same day. Within 24-48 hours, the Federal Reserve will transmit a detailed report of transactions that were returned unpaid notated with reasons for nonpayment. Your funds are electronically settled to your account.

Our web-based ACH Processor utilizes speed and other advantages of electronic processing—automatically debiting the customer's bank account and crediting your bank account. The product is designed to facilitate check acceptance and increase customer payment options. The ACH Processor will reduce the risk associated with check acceptance.

The Process is Simple

You simply log onto a website, enter or import the check information, and click process. It's that easy. The ACH Processor provides comprehensive reporting and real-time access for viewing transaction status. Search, view, edit, or duplicate any transaction or batch. The application allows for batch tracking and real-time analysis of items paid with real-time ACH returns updated the moment they are received from the Federal Reserve.

Please contact us for an on-line demonstration of the ACH Processor.

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Designed for merchants that have a credit card merchant account, e-Complish provides multiple different credit card applications to satisfy the needs of processing, fraud protection, and eCommerce. Using web-based technology, you no longer need cumbersome equipment to process a transaction. Take credit cards with confidence!



- **VirtualPay**

Merchants that accept orders via the telephone or a call center can manually authorize and process credit card transactions in real time. Includes the processing functions of a physical Point-of-Sale terminal and is compatible with most card-swipe devices.

- **BatchPay**

Use as a batch processing tool to upload and process a single file containing thousands of individual transactions.

- **RecurPay**

Automatically charge customers credit cards on a recurring basis and/or present bills electronically.

- **eCommerce Complete**

The all in one solution for merchants who are just getting started with online payments.

- **OpenConnect**

Offers payment solutions for custom online payment integrations. Plugs support multiple development languages and platforms.

- **EasyConnect**

A solution for merchants that use a purchased commerce application that is typically hosted by a third party.

- **HostPay**

Hosted payment solution. No integration required. Merchants simply link to the payment page from a website or use HostPay as a stand alone branded website.

- **BuyerAuth**

BuyerAuth is buyer authentication technology that utilizes MasterCard SecureCode, Verified by Visa and JCB J/Secure credit card fraud protection. Available with OpenConnect and HostPay.

Please contact us for free whitepapers that explains each process.

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