



The PAYNET Program

Begun by FSCNY in 1994, PAYNET Programs today are administered by a value-added network of check cashers in three states – New York, New Jersey and Connecticut. Our check cashers have served their respective communities for over fifty years and are widely recognized for their professionalism and complete integrity.

PAYNET locations provide a multitude of transaction-based financial services. In addition to check cashing, customers can purchase money orders, send and receive money transfers, and pay bills such as telephone, gas, electric, and cable. Postage stamps, phone cards, transportation fare cards, and state lottery ticketing are also available at select locations.

About FSCNY

Financial Service Centers of New York (FSCNY) is the largest association of community "face-to-face" cash access outlets in New York. Our network of over 500 retail financial centers has been licensed by the New York State Banking Department since 1944 and during this entire period, we have maintained an impeccable record of financial stability and superior service to our customers.

Did you Know?

In addition to our PAYNET Deposit Network, FSCNY also offers a PAYNET Payroll Network. Through PAYNET Payroll, banks, companies and institutions can outsource their payroll check cashing requirements at hundreds of outlets throughout the Tri-State area.



For more information on PAYNET, call us at 1-800-4-PAYNET or visit www.fscny.org

THE ENVIRONMENT

Clean, secure and user-friendly locations create a comfortable atmosphere for PAYNET users.



Financial Service Centers of New York, Inc.
A TRADE ASSOCIATION

10 East 40th Street, Suite 1308, New York, NY 10016
1 (800) 4-PAYNET Fax: (201) 487-3954
www.fscny.org

PAYNETSM DEPOSIT NETWORK



A Solution That Pays™

Add Hundreds of New Branches Overnight... Without Laying a Single Brick

You'll find the PAYNETSM logo proudly displayed on hundreds of storefronts in three states – New York, New Jersey and Connecticut.



Your Customers' Deposits Get Immediate Credit and, for Cash, Immediate Availability

Through the PAYNET Deposit Network, financial institutions can offer their customers and members unrivaled account access. Processed by NYCE/Lynk Systems, the PAYNET network enables bank customers and credit union members with an ATM card to make deposits, withdraw cash, transfer funds, and obtain account balances at any PAYNET Point-of-Banking (POB) terminal.

The transaction process is simple for users to understand and unlike an ATM, your customers perform their transactions with our live tellers. The PAYNET POB enables tellers to identify each deposit as cash or check, enables your back office to identify incoming deposits as either cash or check, and provides you with the degree of funds availability you wish to offer. Even more exciting, if your customers choose to pay a small fee, PAYNET enables them to convert checks into cash for immediate funds availability.

In effect, with PAYNET Deposit, you have the ability to enlarge your branch network without actually building additional branches.

Easy to Enroll and Easy to Communicate the PAYNET Benefits to Your Customers

Simply call 1-800-4-PAYNET or visit www.fscny.org and tell us that you want to enroll in the PAYNET Deposit Network and we'll take it from there. In addition to the many benefits you can offer your customers and members, by joining the PAYNET program you will benefit from the instant recognition of the distinctive PAYNET logo on storefronts. You can also utilize the PAYNET logo on your internal and external communications to further promote the program and the value-added benefits it provides.

Call Our Customer Hotline at 1 (800) 4-PAYNET



POINT-OF-BANKING (POB) TERMINAL

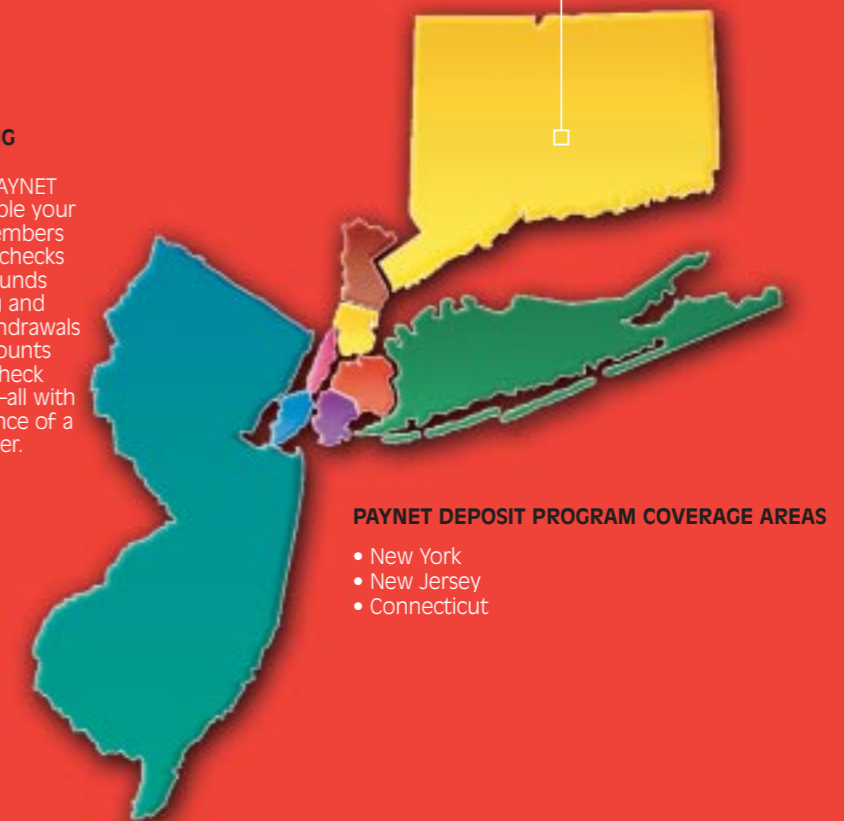
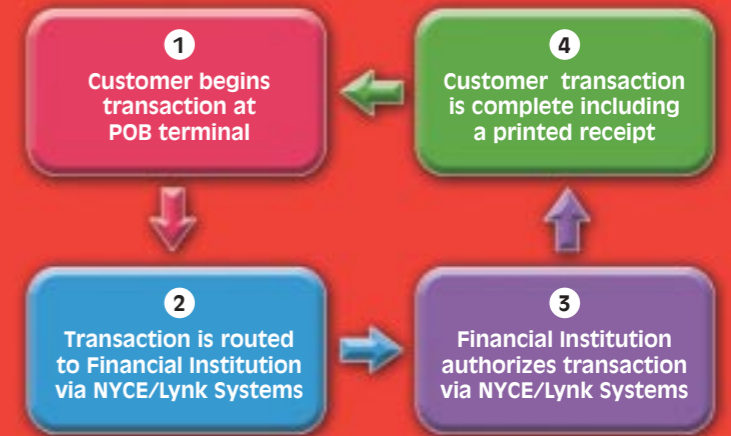
Just like an ATM, PAYNET POB terminals enable your customers and members to make deposits (checks or cash), transfer funds (between checking and savings), make withdrawals (including odd amounts and change) and check account balances—all with the helpful assistance of a knowledgeable teller.

WEBSITE

Financial Institutions and their members can always access www.fscny.org for a printable list of all PAYNET locations and to obtain more information about Financial Service Centers of New York (FSCNY).

THE PROCESS

The PAYNET Deposit Network operates through a simple four-step process. This closed and highly efficient process ensures that all transactions are accurately tracked for participating financial institutions record-keeping as well as being closely monitored to provide maximum transaction speed with complete security.



PAYNET DEPOSIT PROGRAM COVERAGE AREAS

- New York
- New Jersey
- Connecticut