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Payment Alliance International Partners with American HealthCare Lending to Offer CheckPay™

LOUISVILLE, Ky., July 11, 2012 – [Payment Alliance International \(PAI\)](#), a leader in electronic payment processing solutions, is pleased to announce a strategic partnership with [American HealthCare Lending \(AHCL\)](#), a nationwide financial services company that operates in a wide variety of medical, dental, surgical and other healthcare-related markets. Leveraging their combined payment processing and financial services experience, PAI and AHCL have created an innovative, first-to-market, no interest, alternative patient financing solution. CheckPay grants patient approvals for healthcare services based primarily on check writing history, rather than solely using a traditional credit history approach. Funding for medical services from \$500 to \$5,000 is available with three, six or 12-month repayment plans. Additionally, healthcare providers have access to CheckPay's real-time, click-of-a-button reporting.

"With the recent announcement from [Chase Health Advance](#) that they have discontinued new financing for patients as of April 20, CheckPay and our partnership with American HealthCare Lending couldn't have come at a better time," states Nathan Danus, vice president of national accounts for PAI. "And as lending networks narrow and credit becomes more difficult to obtain, healthcare providers have fewer options to offer patients who need to finance medical care," adds Danus. "Our unique partnership can increase case acceptance for medical providers, while establishing affordable payment plans for patients to obtain the care they need."

With CheckPay, an applicant's check writing history is reviewed and approval is granted if there is no record of bad check writing. When bad checks are reported, an applicant's credit history is additionally considered. In either scenario, a funding decision is made within 10 minutes. Once approved, patients are required to make a 20 percent down payment, and healthcare providers are paid for the entire services amount up front. Payments are automatically deducted from patients' checking accounts with no collection burden placed on healthcare providers.

CheckPay is a flexible and easy way for providers to meet patient medical care financing needs. By making CheckPay available to every single patient, provider case acceptance can increase dramatically because all credit circumstances are taken into consideration. Patients who previously were not able to secure financing, and forced to prolong or decline healthcare services, are now able to get the proper treatment they deserve.

In addition to codeveloping and supporting CheckPay, Payment Alliance International is proud to be the endorsed credit and debit card payments partner for American HealthCare Lending's healthcare providers.

To learn more about CheckPay or any of AHCL's solutions please visit: www.americanhealthcarelending.com/providers/solutions#Checkpay or call 888-602-6066. To view a short video about AHCL, please visit: www.americanhealthcarelending.com/providers/demo.

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About Payment Alliance International (PAI)

[Payment Alliance International](#) is a leading provider of payment processing solutions for businesses nationwide. As the nation's largest deployer of ATMs, PAI provides ATM processing and maintenance services, ATM equipment sales and support, and ATM branding programs. PAI also offers comprehensive payment and small business solutions including credit, debit and prepaid card acceptance services, remote deposit capture and check processing, ecommerce solutions, ATM/email/mobile marketing, and loyalty programs...all designed to maximize customer success and make business easy. Payment Alliance International is based in Louisville, Ky., with offices in West Palm Beach, Fla., Jackson, Miss. and Billings, Mont. For more information, please visit www.GoPAI.com or follow us on [Facebook](#) and [Twitter](#).

About American HealthCare Lending

[American HealthCare Lending](#) is a financial services company that operates in a wide variety of medical, dental, surgical and other healthcare-related markets to provide superior service on a nationwide level. American HealthCare Lending is partnered with Crown Council, DCE Dental, Payment Alliance International, Advanced Reproductive Care, Obesity Help, Dental Insiders and American Hearing Aid Associates. This market-leading provider offers customers a superior choice for health care lending.

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