



Check Into Cash Provides Instant Payday Advances with Proactively Monitored and Managed Virtual Private Network (VPN)

Check Into Cash, the pioneer of payday advance services, has more than 1000 retail centers in 30 states nationwide. It is in the business to serve customers who need a short-term loan between paychecks. If a customer's budget is stretched by an unexpected expense such as a car repair or a home emergency, the customer simply writes a personal check and receives a cash advance. The check is held until the next payday after which the customer's check is cashed.

IT Business Challenges

As a financial institution, Check Into Cash must meet government regulations that require the company to act like a bank and follow stringent rules. For example, five states are considered banking states and as such have to stay connected all the time. The company sends data real-time between each center and headquarters in Cleveland, TN, just outside of Chattanooga. With constantly changing state and federal financial regulations, Check Into Cash needed a safe way to swiftly update all their remote locations. "We wanted a more secure environment in which we could complete transactions quickly and provide the highest quality customer satisfaction," said Alan Haws, VP of Information Technology at Check Into Cash.

Check Into Cash was also interested in processing on-line applications such as TeleTrack and performing credit checks more quickly in order to make faster decisions for cash advance loans. In addition, the company wanted to lessen the technology management burden on its in-house IT staff.

The MegaPath Solution

MegaPath was selected to implement an extensive national broadband access program with the security of a Virtual Private Network (VPN) for Check Into Cash. MegaPath provides managed network services for Check Into Cash including real-time up/down status of all remote locations and automated alarm/ticket generation. In addition, MegaPath manages the VPN remote site for availability, latency, total packet loss and uptime packet loss.

The resulting network allows Check Into Cash to keep up with state and federal regulations. "MegaPath gave us the capability to deploy software changes to our Point of Sale (POS) system that reflect these new regulations to keep all of our centers in compliance," said Haws.



COMPANY

Check Into Cash

INDUSTRY

Financial Services

IT BUSINESS NEED

Create a secure remote networking environment for retail locations that meet established banking industry standards. Increase data throughput to make faster financial decisions

APPLICATIONS

- Broadband Access
- Proactive Monitoring
- Site-to-Site VPN

WHY MEGAPATH?

"MegaPath has helped Check Into Cash to improve our security, productivity and profitability."

"Using our VPN, we can easily broadcast security related software updates to our centers including virus signature updates, Microsoft security update patches, and Cisco security agent policies."

- Alan Haws
VP Information Technology
Check Into Cash



Find out how MegaPath can help connect, secure and protect your business.
Call 1-877.634.2728 or visit www.megapath.com



Check Into Cash Provides Instant Payday Advances with Proactively Monitored and Managed Virtual Private Network (VPN)

The MegaPath Solution (cont.)

Check Into Cash also sends the centers software enhancements for its Point of Sale System called Successworks. "Using our VPN, we can easily broadcast security related software updates to our centers including virus signature updates, Microsoft security update patches, and Cisco security agent policies," said Haws. This capability also allows the company's IT staff to perform remote fixes to computers in any of its centers. "The IT staff is less pressured and more productive while the financial centers are more profitable," said Haws. "MegaPath has helped Check Into Cash to improve our security, productivity and profitability," he said.

Check Into Cash receives seamless national high-speed connection via MegaPath's backbone that merges all the access technologies. In addition, MegaPath co-manages these connections and provides continuous 24x7 monitoring and support for Check Into Cash. MegaPath's turnkey operation includes a personal firewall for each remote PC or laptop so that antivirus service is active for all computers. Check Into Cash receives automated fault and resolution notification via email should a problem arise.

For Check Into Cash, MegaPath business-class broadband enabled a large number of geographically distributed retail locations to be connected. The broadband network enabled Check Into Cash to reduce the cost and complexity of securely connecting distributed businesses and enterprises by serving as a single source of contact.

MegaPath delivers managed network connectivity and security solutions that enable businesses of all sizes to cost-effectively connect branch offices, mobile workers and home-based workers to centralized corporate resources. By offering comprehensive managed broadband access and security services, MegaPath is the single source of contact for the design, deployment, monitoring, reporting and support of secure remote connectivity solutions.

About MegaPath

Founded in 1996, MegaPath is relied on by over 22,000 business customers at over 70,000 business locations. MegaPath offers a wide range of nationwide broadband connectivity and managed services for small businesses and larger, all the way up to Fortune 500 enterprises.

© 2008 MegaPath Inc. All trademarks are property of their respective owners.



1-877-MEGAPATH • www.megapath.com

555 Anton Boulevard, Suite 200 • Costa Mesa, CA 92626