



Express Codes / Money Codes Explained

Using Express Codes (Money Codes, Comchecks, etc.) is very common in the transportation industry. An Express Code is a form of payment frequently used by freight brokers, shippers and factoring companies to pay contract carriers. They mostly work like a regular check, but with a few differences. Additionally Express Codes are used to pay vendors, lumpers, purchase fuel, and so on.

Thunder Funding uses the EFS platform rather than Comdata. Typically, an EFS code will be given to a fleet owner or directly to a driver. The code varies in length, but is usually 10 digits. Once received, the trucking company has several options to redeem their money. Express Codes can be cashed at most truckstops or any bank as long as EFS is accepted.

Deposit directly into the bank:

- Payee must call the toll free phone number provided by EFS to get authorization for that Express code.
- Payee cannot cash the Express Code until he/she has called EFS to get an authorization number.
- Not obtaining an authorization code, may cause the check to bounce and you'll likely incur insufficient funds fees by your bank.
- Once the blank EFS check (see below) is filled out, it can be used as a regular check and even cashed with no fees.
- Talk to your bank for additional assistance processing EFS checks.

Cashed at truck stops:

- Express Codes can be cashed at truck stops when buying fuel, however some locations will charge a processing fee if you are not buying fuel.
- To cash your Express Code at a truck stop, simply fill out a blank check (usually located near the cashier - see below) and present it to the cashier.
- The cashier will call EFS and request an authorization code.
- Once they have done that, they will usually ask you whether you want cash or whether you want to use it for fuel.

Look into the [EFS Merchant Locator](#) for locations that accept EFS.

EFS Phone Number: (888) 824-7378

EFS™
1104 Country Hills Dr., Suite 600
Ogden, UT 84403

CHECK NUMBER: 59508193
DATE: _____

DO NOT ACCEPT WITHOUT AUTHORIZING
800-405-5601 or efsllc.com

PAY TO THE ORDER OF _____

THE SUM OF _____ U.S. DOLLARS \$ _____

DRIVER'S LICENSE INFORMATION - DRIVER'S LICENSE REQUIRED
Number: _____ State: _____

DO NOT ACCEPT WITHOUT CALLING EFS TO OBTAIN OR VERIFY AUTHORIZATION

MONEY CODE OR CARD NUMBER: _____

EPS EXPRESS CODE: _____ AUTHORIZATION SIGNATURE CODE: _____

TABbank Member FDIC **TCH CHECK**

NOT VALID AFTER 30 DAYS FROM AUTHORIZATION

www.efsllc.com
801-624-4690 800-405-5601
Valid authorization signature code is required.

⑆ 59508193⑆ ⑆ 124384657⑆ 300⑆0⑆00 205⑆

Benefits:

- Low Cost – just \$10
- Use your Express Code to cash just a small portion of the code at your convenience
- Simple way to receive Fuel Advances from Thunder Funding