MyEcheck, Inc.

A Wyoming Corporation

Quarterly Disclosure Statement for the Quarter Ended June 30, 2014

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1) Name of the Issuer and its predecessors (if any)

In answering this item, please also provide any names used by predecessor entities in the past five years and the dates of the name changes.

MyEcheck, Inc., a Wyoming Corporation

2) Address of the issuer's principal executive offices

Company Headquarters
Address 1: 2600 E. Bidwell St., Suite 140
Address 2: Folsom, CA 95630
Phone: (844) 693-2432
Email: info@myecheck.com
Website(s): www.myecheck.com

3) Security Information

Trading Symbol: **MYEC**
Exact title and class of securities outstanding: Common Stock
CUSIP: **62847L 20 9**
Par or Stated Value: **$0.00001**
Total shares authorized: **4,900,000,000**
Total shares outstanding: **4,117,470,000**

Additional class of securities (if necessary):
Trading Symbol: **Not Applicable**
Exact title and class of securities outstanding: Preferred Stock
CUSH': **Not Applicable**
Par or Stated Value: **$0.00001**
Total shares authorized: **100,000,000**
Total Shares Outstanding: **1**

Transfer Agent
Name: Signature Stock Transfer, Inc.
Address 1: 2632 Coachlight Court
Address 2: Plano, Texas 75093
Phone: (972) 612-4120
Is the Transfer Agent registered under the Exchange Act?* **Yes**

***To** be included in the OTC Pink Current Information tier, the transfer agent must be registered under the Exchange Act. List any restrictions on the transfer of security: **Restricted issued shares are subject to Rule 144.**

Describe any trading suspension orders issued by the SEC in the past 12 months: **None**

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4) Issuance History

List below any events, in chronological order, that resulted in changes in total shares outstanding by the issuer in the past two fiscal years and any interim period. The list shall include all offerings of securities, whether private or public, and all shares or any other securities or options to acquire such securities issued for services, describing (1) the securities, (2) the persons or entities to whom such securities were issued and (3) the services provided by such persons or entities. The list shall indicate:

A. The nature of each offering (e.g. Securities Act Rule 504, intrastate, etc.):

Date	Shares	Par Value	Description
May 29, 2012			Increase was authorized
December 6, 2012	3,000,000,000	0.00001	In lieu of compensation for the CEO totaling $30,000
December 21, 2012	255,000,000	0.00001	To "accredited investors" for the settlement of debt
January 4, 2013	275,000,000	0.00001	To "accredited investors" for the settlement of debt
January 9, 2013	260,000,000	0.00001	To "accredited investors" for the settlement of debt
May 13, 2012	350,000,000	0.00001	To "accredited investors" for the settlement of debt
August 22, 2013	300,000,000	0.00001	To "accredited investors" for the settlement of debt
November 15, 2013	250,000,000	0.00001	To "accredited investors" for the purchase of the Tangier Note
January 17, 2014	25,000,000	0.00001	To "accredited investors" for the settlement of debt
February 14, 2014	400,000,000	0.00001	To "accredited investors" for the settlement of debt
February 14, 2014	(1,000,000,000)	0.00001	The Company purchased mentioned shares of Treasury Stock at par

B. Any jurisdictions where the offering was registered or qualified: **N/A**

C. The number of shares offered: **See 4.A.**

D. The number of shares sold: **See 4.A.**

E. The price at which the shares were offered**: See 4.A.**

F. The trading status of the shares: **Free Trading**

G. And, whether the certificates or other documents that evidence the shares contain a legend (1) stating that the shares have not been registered under the Securities Act and (2) setting forth or referring to the restrictions on transferability and sale of the shares under the Securities Act: **Yes**

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5) Financial Statements

The following unaudited quarterly financial statements are included and attached hereto and incorporated herein by reference:

Index to the Financial Statements for the Quarters and Six Months Ended June 30, 2014 and June 30, 2013

Management's Discussion and Analysis of Financial Condition and Results of Operations

The various sections of this discussion contain a number of forward-looking statements, all of which are based on our current expectations and could be affected by the uncertainties and risk factors described throughout this Report as well as other matters over which we have no control.

Overview

MyEcheck, Inc. ("MyEcheck" or "The Company") is one of the first-to-market companies in the funds transfer services sector providing proprietary electronic check services. The Company's goal is to capitalize on opportunities created by The Check Clearing Act for the 21st Century ("Check 21") that became law on October 28, 2004. The legislation facilitated check truncation by creating a new negotiable instrument called a "substitute check." This change created a demand for alternatives to debit/credit card and ACH payment solutions.

MyEcheck Patent License

MyEcheck's founder, Ed Starrs, conceived of, applied for, and received a US Patent for a method that allows for the creation and deposit of fully electronic checks. MyEcheck has exclusive and perpetual access to the intellectual property protected by this patent. MyEcheck continues to build upon this licensed technology, delivering fully electronic banking which is replacing paper and high-fee transactions controlled by financial institutions with low-cost, fully electronic transfers created by customers using their mobile devices. We believe this revolution is *fundamentally changing the way that payments and banking industries function.* We are positioned to be a significant participant in the mobile payments and banking industries.

MyEcheck's future

Using its patented technology, MyEcheck is positioning the company as a significant participant in the mobile payments and banking industries. The company is extremely confident about our role in this emerging marketplace. We are ramping up our sales and marketing efforts and expect to realize solid growth during 2014 due to increased transaction revenue from current licensing agreements and services.

MyEcheck's future (Cont.)

We are neither a bank nor a financial institution. We provide software that enables merchants and banks to receive and process real-time payments from consumers, businesses, and government agencies. Payments can be initiated online, via point-of-sale terminals, or over the telephone.

Our solutions include electronic check creation, real-time check authorization, payment fraud scrubs, payment guarantee, check clearing, and complete online reporting. We facilitate moving money from one bank account to another. This process, while straightforward in principle, is not easy to execute.

Results of Operations

The following table sets forth our results of operations for the quarters and six months ended June 30, 2014 and 2013:

	For the Quarters Ended June 30, 2014	For the Quarters Ended June 30, 2013	For the Six Months Ended June 30, 2014	For the Six Months Ended June 30, 2013
Revenues	$ 182,281	$ -	$ 1,544,063	$ 3,025
Cost of revenues	44,527	-	44,527	-
Gross profit	137,754	-	1,499,536	3,025
Operating expenses				
General and administrative	120,611	4,306	152,348	8,612
Research and Development	35,359	3,657	41,359	7,350
Total Operating Expenses	155,970	7,963	193,707	15,962
Profit or (Loss) from Operations	(18,216)	(7,963)	1,305,829	(12,937)
Other Income/(Expense)				
Interest expense	(2,934)	-	(2,934)	-
Other income or (expense) cost recovery	53,484	400,000	53,095	400,000
Other income and expenses	47	-	47	-
Total Other Income/(Expense)	50,597	400,000	50,208	400,000
Net income or (loss)	**$ 32,381**	**$ 392,037**	**$ 1,356,037**	**$ 387,063**

At March 31, 2014, Itonis, Inc. signed a Licensing Agreement with MyEcheck, Inc. for Itonis to acquire a software license for MyEcheck's patented mobile payment app that will facilitate point of purchase transactions. The license agreement calls for Itonis to pay a one-time licensing fee to MyEcheck as well as a portion of the per-transaction fees collected at the point of sale. There is no expiration date on that license.

On February 26, 2014, MyEcheck was selected by GreenPay, LLC to provide a comprehensive processing solution. MyEcheck received an upfront licensing fee from GreenPay and will share in a percentage of transaction fee revenue.

Results of Operations (Cont.)

The Company was able to utilize cash flow generated from operations to purchase 1,000,000,000 shares of MyEcheck's Common stock from its major shareholder.

As of June 30, 2014, the Company continues to negotiate with Sierra Global to purchase GreenPay, LLC. At the time of the filing the negotiations were ongoing.

The Company received benefit from Sierra Global in the amount of $53,484. This was recorded as cost recovery as Sierra Global agreed to pay professional fees associated with the acquisition of the Tangiers note.

The Company has carried the obligation as part of its accounts payable as both Companies were obligated to pay the fees incurred back in 2010 and 2011. The matter was resolved on June 25, 2014 whereas the Company received a general release of the obligation.

In the second quarter of 2014, a longtime customer, Simplifile, renewed their contract expanding their use of our payment processing services.

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Six-month periods ended June 30, 2014 and 2013

The Company continued its process of restructuring itself by building out its senior management team. Associated fully burdened salaries for officers, sales and support staff was $65,391 for the quarter ended June 30, 2014. Legal and professional fees were $26,210 and marketing costs were $6,771. Using the Company's employees and outside consultants, the company invested $17,000 in the second quarter ended June 30, 2014 and another $7,000 in quarter three to develop a new website as a critical component of its new marketing plan. The Company expensed $8,439 in content. In addition, The Company hired its senior technical programmers and utilized outside consultants to develop the applications required under the Company's consulting services under licensing agreements for fully burdened salaries of $24,150 and outside labor of $20,377. The programming team continues to build out the Company's intellectual property incurring research development costs of $41,359 of which $13,000 was in-house programmers and $28,359 was outside programmers. The total cost billed to customers was $44,527 and generated $202,000 of consulting revenue. The preceding expenses represented 89% of the operating expenses incurred for the quarter ended June 30, 2014. The remaining $16,623 was ordinary operating expenses.

	For the Quarters Ended June 30, 2014	For the Quarters Ended June 30, 2013	For the Six Months Ended June 30, 2014	For the Six Months Ended June 30, 2013
General and Administrative Expenses				
Advertising and marketing expense	$ 6,771	$ 1,000	$ 10,443	$ 2,000
Automobile expense	846	-	2,078	-
Non capitalitzabile website expenses	8,489	-	8,489	-
Bank charges	427	-	1,486	-
Contract labor	-	-	-	-
Officers salaries	33,333	-	33,333	-
Sales & administrative salaries	20,000	-	20,000	-
Payroll labor burden	12,058	-	12,058	-
Insurance	1,102	-	1,102	-
Datacenter expense	1,000	3,000	3,500	6,000
Legal and professional fees	26,210	-	44,988	-
Meals and entertainment - 50%	845	-	1,073	-
Travel	2,096	-	2,096	-
Other expenses	42	-	394	-
Rent	600	-	600	-
Repairs and maintenace	1,232	-	1,232	-
Utilities	625	-	1,446	-
Security	749	-	749	-
Supplies - office	878	-	3,021	-
Depreciation	1,087	-	1,265	-
Postage	42	-	396	-
Telephone	2,179	306	2,599	612
Total General and Administrative Expense	120,611	4,306	152,348	8,612
Research and Development				
Outside programmers	22,359	3,657	28,359	7,350
In-house programmers - including CTO	13,000	-	13,000	-
Total Research and Development	35,359	3,657	41,359	7,350
Total Operating Expenses	**$ 155,970**	**$ 7,963**	**$ 193,707**	**$ 15,962**

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Liquidity and Capital Resources

For the six month period ending June 30, 2014, we incurred a net profit of $1,356,037, and at June 30, 2014, we had an accumulated deficit of $2,427,214 and a total stockholders' equity of $1,223,538. As of June 30, 2014, we had cash and cash equivalents totaling $1,020,209 and a working capital of $1,158,559.

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Cash Flows

June 30, 2014 and 2013

Cash used in operating activities

Net cash provided by operating activities totaled $1,063,985 for the six-month period ended June 30, 2014 compared to ($12,937) for the six-month period ended June 30, 2013.

Cash used in investing activities

As of June 30, 2014, $72,870 of net cash was used in investing activities. This included $13,058 for new computers and furniture, initial costs of $17,000 to build out new website and a security deposit of $32,812 for the new facility in Folsom. In addition, The Company purchased 1,000,000,000 shares from its major shareholder for $10,000. We had no investing activities in the six-month period ended June 30, 2013.

Cash from financing activities

Net cash provided by financing activities totaled $29,029 for the six-month period ended June 30, 2014 compared to $12,937 for the six-month period ended June 30, 2013.

	For the Quarters Ended June 30,		For the Six Months Ended June	
	2014	**2013**	**2014**	**2013**
Cash Flows from Operating Activities:				
Net Profit or (loss)	$ 32,381	$ 392,037	$ 1,356,037	$ 387,063
Adjustments to reconcile net loss to net cash provided by (used in) operating activities:				
Depreciation expense	1,087	-	1,265	-
Stock based services	-	-	4,250	-
Changes in operating assets and liabilities:				
(Increase) Decrease in:				
Accounts receivable	1,073,600	-	(243,545)	-
Prepaid expenses	(46,102)	-	(46,602)	-
Increase (Decrease) in:				
Accounts payable and accrued expenses	(13,987)	(400,000)	(5,920)	(400,000)
Deferred revenue	(2,000)	-	(1,500)	-
Net Cash Provided By (Used in) Operating Activities	1,044,979	(7,963)	1,063,985	(12,937)
Cash Flows from Financing Activities:				
Proceeds from loan payable - related parties	18,677	7,963	29,029	12,937
Net Cash Provided by Financing Activities	18,677	7,963	29,029	12,937
Cash Flows from Investing Activities				
Purchase of treasury stock	-	-	(10,000)	-
Purchase of computer equipment	(13,058)	-	(13,058)	-
Cost incurred capitalized website	(17,000)	-	(17,000)	-
Security deposit new lease	(32,812)	-	(32,812)	-
Net Cash Provided by Financing Activities	(62,870)	-	(72,870)	-
Net Increase or (Decrease) in Cash	1,000,786	-	1,020,144	-
Cash at Beginning of Period	19,423	-	65	-
Cash at End of Period	**$ 1,020,209**	**$ -**	**$ 1,020,209**	**$ -**

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Financial Condition

June 30, 2014

As of June 30, 2014, we had working capital of $1,158,559, an accumulated deficit of $2,427,214 and a total stockholders' equity of $1,223,538.

We do not have a line of credit facility. We do not have any material commitments for capital expenditures during the next twelve months. Any required expenditure will be completed through internally generated funding or from proceeds from the sale of common or preferred stock.

6) Describe the Issuer's Business, Products and Services

A. A description of the issuer's business operations:

Background
As of June 2011, 28.3 percent of U.S. households were unbanked or underbanked. The unbanked portion represents 1 in 12 households in the nation, or nearly 10 million in total. Another 20.1 percent of U.S. households are underbanked, representing one in five households, or 24 million households with 51 million adults.[1] Consumers who are "underbanked"—that is, those who have a bank account but who also use an alternative financial service provider such as a check casher, payday lender, auto-title lender, or payroll card—make significant use of mobile banking and mobile payments.[2]

In addition, many businesses no longer accept checks, even though the fraud rate is lower than through card use.[3] As a result, merchants and businesses are losing untold millions of dollars in sales. MyEcheck offers these consumers and businesses an alternative.

Why MyEcheck is a better solution
Since MyEcheck does not rely on the ACH network, transactions are not subject to National Automated Clearing House Association (NACHA) regulation, including their rules, fees, and fines. MyEcheck's Remotely Created Check image service is instead governed by state check laws, as set by the Uniform Commercial Code, and the Federal Check Clearing Act for the 21st Century ("Check 21") law. These regulations are more favorable to the payee than NACHA rules.

Our solutions do not require set up or monthly fees and result in fewer losses, lower fees to guarantee payment, higher returned item collection rates, and higher profit margins for MyEcheck merchants.

Steady growth underway
With the gradual improvement of the U.S. economy, MyEcheck has since the second quarter of 2013 resumed continued revenue growth.

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[1] 2011 FDIC National Survey of Unbanked and Underbanked Households. FDIC. September 2012. (https://www.fdic.gov/householdsurvey/2012_unbankedreport.pdf)
2 Braunstein, Sandra F. . Mobile Payments Testimony Before the Committee on Banking, Housing, and Urban Affairs, U.S. Senate, Washington, D.C. March 19, 2012. (http://www.federalreserve.gov/newsevents/testimony/braunstein20120329a.htm)
3 Gerdes, Geoffrey R., et. Al. The 2013 Federal Reserve Payments Study December 19, 2013 (http://www.frbservices.org/files /communications/pdf/research/2013_payments_study_summary.pdf)

A. A description of the issuer's business operations (Cont.):

Key objectives completed

During 2013-2014, MyEcheck has completed several key objectives.

- We modernized our payment platform and developed new services to create multiple revenue streams.
- We introduced and successfully deployed a software and patent sub-licensing revenue model.
- We developed a person-to-person payment app that links consumer and merchant electronic bank accounts.
- We provide a fully electronic funds transfer system for government use.
- Most importantly, we shifted our focus from transactions originating on the Internet to mobile and recurring merchant payments.
- Renewed a long term customer contract (Simplifile), providing them with solutions to continue to grow their business.

MyEcheck's role in the market

We believe the mobile payments arena offers a historic opportunity that is fundamentally and permanently changing the way people make payments and use banks. The convergence of several technologies is making it possible for consumers to shift away from both traditional brick and mortar bank-based payment systems and away from paper-based and high-fee transactions. Consumers are ready to take advantage of low-cost, fully electronic mobile payments.

Operational history

MyEcheck was founded and incorporated in the State of Delaware in October 2004. After commencing formal business operations in 2005, MyEcheck began processing transactions in July 2005. To improve capacity and refine its operations, the company ceased processing payments from March 2006 to September 2007.

During that hiatus we enhanced the accuracy of and redesigned and redeveloped our software platform to better suit the demands of prospective customers. MyEcheck negotiated a Processor Agreement with First Regional Bancorp, a bank holding company headquartered in Century City, California. First Regional Bank sponsored MyEcheck at the Federal Reserve Bank, allowing MyEcheck to process First Regional Bank's transactions using their FedLine account. MyEcheck successfully tested its new platform and check image file format (ANSI X9.37) with the Federal Reserve in the summer of 2007.

In November 2007, MyEcheck entered into a merger agreement with Sekoya Holdings, Ltd., a Nevada corporation. The merger was amended and restated on February 4, 2008, and consummated on March 14, 2008. Shareholders of Sekoya Holdings received about 40% of the shares of the surviving company and shareholders of MyEcheck received approximately 60%. As a result of this merger, MyEcheck stocks shares became publically available on the OTC:BB exchange under the symbol "MYEC".

We launched an updated version of our software platform in September 2007 and experienced strong growth from 2007 through 2009. Our customers' banking requirements encouraged us to process checks directly with the merchant's bank, bypassing FedLine.

Partnerships

In 2007, The Company entered into an agreement with Cardinal Commerce Corporation, a global leader in enabling authenticated payments, secure transactions, and alternative payment brands. Cardinal enables payment brands like Verified by VISA, eBillme, BillMeLater, Google Checkout, and others. They provide access to a network of over 30,000 merchants and thousands of banks. The Cardinal mobile platform promised access to end users' mobile devices.

We also entered into agreements with Forever Living Products, Regal Entertainment Group, Simon Property Group, and CalSTRS. In 2009, we partnered with Morse Data Corporation whose InOrder solution is a leading enterprise management system for multi-channel merchants, fulfillment service providers, and publishers. The Company also announced an agreement with Simplifile, the leading provider of electronic recording services, and with several other new merchants during the same year. MyEcheck was substantially reliant on these agreements for its business.

A. A description of the issuer's business operations (Cont.):

2014 is a year of ongoing partnership development. The first quarter saw the addition of GreePay and Itonis as software licensees, used to develop their own Check21 payment solutions. VX Gateway was added in the first quarter as a user of our basic check services.

In the second quarter of 2014, a longtime customer, Simplifile, renewed their contract, expanding their use of our payment processing services. Additional banking relationships are explored for future grow and flexibility.

Great Recession

When the effects of Great Recession of 2008 and subsequent bank closures began to be felt, MyEchecks' business—like many others—was negatively affected. In January 2010, First Regional Bancorp was closed by the Federal Deposit Insurance Corporation and acquired. The new parent company elected to discontinue the former banks' partnership with MyEcheck. MyEcheck experienced a downturn in transaction volume and a reduction in revenue through 2012.

New Growth

More recently, an increasing number of banks and other financial institutions are taking advantage of Check 21 processes, making MyEcheck an ever more attractive option for them. With the gradual improvement of the economy, MyEcheck has since the second quarter of 2013 once again resumed continued revenue growth.

In 2014, the U.S. Government modified the Check 21 legislation to explicitly permit *wholly digital check-based transactions*. Financial institutions did not appreciate the opportunity to provide completely paperless transactions. Believing the changes to the Act will stimulate demand, the Company hired additional consultants and staff to expand operations in 2014.

Regulation

Since MyEcheck processes but does not conduct transactions, and does not directly hold or transfer cash, we are not subject to direct federal, state or local regulation. We are also not subject to regulation or law that apply to accessing or conducting Internet commerce. We are only subject to regulations applicable to general business conduct. However, there are no assurances that MyEcheck will not be subject to financial regulations in the future.

Cost of Compliance with Environmental Regulation

MyEcheck currently has no costs associated with compliance with environmental regulations.

Software Development

In April, 2006, MyEcheck entered into an open ended software development agreement with R Systems International Ltd., a software product development company. This agreement was in effect through 2009. During that period and since then, MyEcheck has developed its own software in-house, and does occasionally use independent contractors.

MyEcheck owns proprietary software and intellectual property, and licensed patented technology from the Company founder Edward R. Starrs.

2014 saw an expansion of the product development/programming team. This staff growth allows for the on-going development and refinement of both the core check imaging software, as well as the aggressive new product roll out.

Software Development (Cont.)

The MyEcheck 'Engine' has been architected to run on the rock solid RHEL (Red Hat Enterprise Linux) platform. From the beginning we have made security and scalability our priorities. Our multi-threaded check engine is capable of scaling to any load automatically.

We have used existing libraries in novel ways and when needed we have created our own. This willingness to invent has been instrumental in the creation of our proprietary system.

By taking a modular approach to systems design we avoid being orphaned when new technologies emerge. This approach has served us well these past 10 years and has allowed us to improve our system without the need for a complete redesign. A great example of this is in our service API's: Our original web services were created using the SOAP (Simple Object Access Protocol) protocol specification. The latest method to 'consume' our web services is based upon the newer REST (Representational state transfer) architectural style. These are not mutually exclusive. The ability to roll-out new technologies without orphaning our existing customers is one of the many benefits of developing in this way.

With the pending acquisition of GreenPay LLC., MyEcheck will take over the development of the mobile platform. This new platform will greatly extend the reach of MyEcheck leveraging the ubiquity of smartphones, and capitalizing on the growth of mobile payments. We currently have both Android and iOS apps in the product pipeline. We have avoided some mobile technologies having inherent security blind spots and have embraced others that do not. We are creating products that we feel will offer both unsurpassed security and ease of use.

B. Date and State (or Jurisdiction) of Incorporation: Incorporated May 25, 2012 in the State of Wyoming. Originally incorporated in Nevada on May 19, 2005 as Sekoya Holdings, Ltd. until December 2007.

C. The issuer's primary and secondary SIC Codes: Primary — 6199; Secondary — 7389

D. The issuer's fiscal year end date: December 31

E. Principal products or services, and their markets:

<u>MyEcheck Electronic Check Service</u>
The MyEcheck Electronic Check Service generates an eCheck and pushes it to the merchant's bank for payment. It doesn't offer any customer account validation or guarantees. We only verify the format of the data that the merchant submits to us. Electronic checks provide higher transaction success rates, allow merchants to clear funds faster, and result in fewer returned items. MyEcheck services are available through more payers, are more secure resulting in less fraud, and cost less than traditional ACH-based e-check systems.

<u>MyEcheck Electronic Check Service + Scrubs</u>
The Electronic Check Service + Scrubs service, like the Electronic Check Service, generates an eCheck and pushes it to the merchant's bank for payment. In addition, this service enables the merchant—before the transaction is approved—to check the status of the customer's bank account. This includes verifying that the transaction is authorized and predicting the probability of most problems. These checks are completed in less than 5 seconds.

To facilitate these checks, the merchant collects the customer's IP address and their email address.

E. Principal products or services, and their markets (Cont.):

MyEcheck Electronic Check Service + Scrubs (Cont.)
We immediately and automatically evaluate and approve or decline transactions based upon criteria like the following:

- Does the account exist?
- Does the account have a positive balance?
- Has the account balance recently been negative, creating an overdraft?
- Has a stop-payment been placed on an item linked to the account?
- Is there any other high-risk status associated with the account?

In some cases we can determine the morning balance or the current, real-time balance. We also check the payee against SCAN™ (Shared Check Authorization Network), a database of known bad check writers. We also use other proprietary databases to validate the check-writer's history.

MyEcheck Electronic Check Service + Guarantee
The Electronic Check Service + Guarantee, like the Electronic Check Service + Scrubs Service, generates an eCheck and pushes it to the merchant's bank for payment. In addition, this service allows the merchant to secure a guarantee that the payment will be covered even if the check is returned unpaid. This service is especially suitable for merchants who want to immediately ship products without waiting for the check to clear.

Like the Electronic Check Service + Scrubs, the merchant collects the customer's IP address and their email address. They also collect additional data from the customer required to help validate the customer's account. MyEcheck returns a transaction code approving or declining the payment in 4-5 seconds. When a payee defaults, the check guarantee service buys the returned item for its full face value plus the returned check fee. The guarantor reimburses the merchant's bank account within 3 to 14 days of when the item was returned unless the guarantor determines that the returned check was due to merchant fraud.

The check guarantee service is provided by independent third parties who offer their services separately from MyEcheck. The Company may choose to enter into compensated arrangements with check guarantee providers in the future.

Recurring Payments
There are a great number of companies that need to process recurring and semi-recurring payments. The basic solution is a batch process that generates a host of e-Checks drawn on the end user accounts and deposits them to the vendors' bank account.
The end-use bank data is provided to MyEcheck from the vendor/merchant via a standardized file upload or via a vendor/merchant direct web data entry method (API type link between MyEcheck and vendor/merchant web site). Each time a vendor/merchant billing needs to occur, the vendor/merchant will upload the standardized e-Check file and provide a date for processing. This process is via the secure MyEcheck website.

Person-to-person Payment App
MyEcheck, in support of GreenPay, launched a person-to-person payment app in mid-2014. This app enables authorized retail merchants to accept digital payments from customers. To get started, the customer and the merchant download the MJ-Pay app from Android Play or iTunes.

To make it easy to transfer funds, we partnered with iCard1 during 2014. This partnership allows customers or merchants to seamlessly create a digital, prepaid account at the same time they create their MJ-Pay account.

To fund their account, customers can link it to their bank account or fund it using a cash-loading station. When the customer is ready to purchase an item in the merchant's store, they make a payment on their MJ-Pay app and send it to the merchant.

E. Principal products or services, and their markets (Cont.):

Person-to-person Payment App (Cont.)
Behind the scene, the funds are sent from a customer's prepaid account to the merchant's prepaid account. The funds are available to the merchant in the time it takes the merchant's bank to process the payment. Depending on the time of the transaction, the funds will be credited to the merchant's account within one to two business days.

MyEcheck is planning to add additional features to the app during 2014, including enhanced security features, payment tracking, and the ability for customers to locate merchants by category and location. We are also in the process of partnering with additional third party back-end fund management companies in order to improve the variety and type of services.

Merchant Point-of-Sale Services
Later in 2014, MyEcheck will launch an application that will enable merchants to accept electronic checks in their brick and mortar stores. Merchants will be able to generate a Quick Response (QR) code for each transaction. When the customer scans the QR code, the payment is automatically generated, pending customer approval, and then sent to the merchant's app. With a single click, the merchant can accept the payment and queue the transaction for processing at their merchant bank just like a paper check. Merchants will get quick, online access to their entire transaction history.

Licensed Remote Payment Processing
MyEcheck licensed its software and processing services to Interpay, Sierra Global, and others during 2013 without the aid of a marketing team. We are now building a marketing group and already have more partnerships in 2014. Itonis and GreenPay have been added in 2014, with additional discussions on-going with others. Our turn-key, white-label solutions enable merchants, corporations, governments, and banks to electronically process formerly paper-based payment transactions. Licensing our software and processing services allows businesses to speed clearing, reduce paper handling and related costs, and improve cash flow.

Government Payments
MyEcheck is providing our patent-protected, fully electronic payment processing services to federal, state, county, and municipal agencies. Our process allows government entities to transfer funds to and from any government-owned checking accounts. MyEcheck is fully compatible with existing paper check payment creation and tracking systems. It includes secure system access, the ability to verify authorized transactions, and customizable automated reporting. MyEcheck is registered in the BidSync system making it possible for merchants to use it bid on all eligible government contracts.

Company Opportunity and Competition
The number of electronic transactions per quarter has continued to boom. General-purpose card-not-present payments, including general-purpose credit, debit and prepaid, rose from $0.9 trillion in 2009 to $1.4 trillion in 2012: an annual growth rate of 16.3 percent. Despite this, about 55% of the 27 million small businesses in the U.S. do not accept credit cards,[4] resulting in $100 billion in missed sales.[5] Most business owners say the reason they don't accept cards are the fees that eat into their slim profits.

From 2009 to 2012, the number of ACH payments grew at an annual rate of 5.1 percent. An estimated 18.3 billion checks were paid in 2012, with a value of $26.0 trillion.[5] About 10% of these ACH payments are checks. While cheaper than cards, for those merchants that accept checks or ACH payments, they average $5,140 per month payments not yet received.[6]

A stream of alternative payment brands are emerging, some of which have experienced tremendous growth. But virtually all of these payment services require consumers to pay using either a payment card or ACH-based e-checks, leaving the customer and many merchants out in the cold.

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[4] Why Don't More Small Businesses Accept Credit Cards. *Forbes* (August 16, 2013)
[5] The 2013 Federal Reserve Payments Study (December 19, 2013)
[6] GoPayment Survey Estimates $100 Billion in Missed Sales for Small Businesses that Deny Plastic. Intuit.com (May. 22, 2012)

E. Principal products or services, and their markets (Cont.):

Because MyEcheck does not use the ACH network, transactions are not subject to National Automated Clearing House Association ("NACHA") regulation, including their rules, fees and fines. Payments through MyEcheck ("Image Capture Letters", or ICL) are governed by state laws and federal Check 21 regulations.

These laws are more favorable to the payee than NACHA rules. Our process enables banks to improve their returned item collection rates. The lower number of returns, higher return collection rates, and lower fees mean higher profit margins for MyEcheck merchants.

In sum, management believes that MyEcheck's services are in many ways more viable and possess greater revenue potential than the competition.

7) Describe the Issuer's Facilities

MyEcheck's primary business operations have been established in greater Sacramento, CA area. The Issuer does not hold title to any real estate properties. Subsequently, the Issuer does not have any mortgages, liens or encumbrances against such properties.

On July 1, 2014, MyEcheck, leased approximately 3700 square feet of Class A Office Space in the City of Folsom California as its corporate headquarters and primary product development center. This is a 42 month full service lease. Both physical and electronic security features are employed at this location.

In addition, MyECheck entered into a secured networking co-location lease with QTS Data Center. The terms of this agreement are three (3) years at $500 per month. MyEcheck uses the services of QTS Data Center, located about 90 miles from San Francisco in seismically-neutral Sacramento.

The QTS Data Center is supported by 9.0 megawatts (MW) of power capacity served by a dedicated, on-site 69 kilovolt Sacramento Municipal Utility District substation. It features physical and electronic security, fully redundant, uninterruptible power, and carrier-neutral connectivity.

Other features include:
- Ten uninterruptible power supply units in an N+1 redundant configuration.
- Four 2.0 MW diesel generators in an N+1 redundant configuration.
- 10 battery strings capable of holding critical load for 25 minutes.
- All building entrances require card key access. The data center floor and secured areas require card key and two-factor biometric authentication (finger print and iris scan) with a "man-trap" entrance.
- Guards are on-site 24x7x365. Active patrols are maintained both inside and outside the facility.
- Seventy-two fixed or pan and tilt cameras monitor the interior and exterior access points. Multiple monitors display all the cameras at the front guard desk and in the Network Operations Center.
- The facility entrance uses armor-plated riot glass. It would take an individual with a sledge hammer over 35 minutes to break a window.
- Provides carrier-neutral access to multiple providers for local, fiber and Internet connectivity.
- Fire suppression is achieved via a double interlock, pre-action dry pipe system.

The data center and the Folsom office are connected via a secure VPN, allowing the development staff to interact with the MyEcheck development, test, and production equipment.

8) Officers, Directors, and Control Persons

The goal of this section is to provide an investor with a clear understanding of the identity of all the persons or entities that are involved in managing, controlling or advising the operations, business development and disclosure of the issuer, as well as the identity of any significant shareholders.

A. Names of Officers, Directors and Control Persons

Officers and Directors

As of June 30, 2014 the Company's sole Officers and Directors were:

President/Director	Edward R. Starrs
Vice President/Director	Robert S. Blandford

Subsequently, the Company has completed filling its management infrastructure by adding the following Officers and Directors:

Senior Vice President/COO	Rod Zalunardo
Director	William Delgado
Treasurer	Bruce M. Smith
Vice President of Sales	Nathan S. Wigle

Security Ownership of Certain Beneficial Owners and Management

The following table sets forth certain information as of June 30, 2014 regarding the beneficial ownership of our common stock by each person or entity who, to our knowledge, owns more than 10% of our common stock:

Name and Address of Beneficial Owners	Number of Shares of common stock Beneficially Owned	Percent of Class %
Edward R. Starrs	1,953,456,970	47.44%
PO Box 10712, Zephyr Cove NV, 89448		
Cede & Co.	1,102,033,185	26.76%
PO Box 20, Bowling Green Station, New York NY, 10004	3,055,490,155	74.20%
Total Securities Outstanding	**4,117,470,000**	

Biographic Sketches

Ed Starrs, Founder, President and CEO

Ed Starrs has more than 24 years of experience as international business executive and management experience in multiple industries. Starrs has proven experience in team building, sales, marketing, and distribution. He demonstrated expertise as a public corporate officer and private company owner with full P&L responsibility.

Ed Starrs, Founder, President and CEO (Cont.)

Starrs was previously President of Starnet Systems International, Inc., a public company that processed more than $2 billion annually in Internet transactions through the year 2000 using its StarMX transaction processing engine. StarMX was the first Internet processing system certified by a Canadian chartered bank. Key to this success, Starrs created comprehensive solutions for Internet payment processing including successfully developing and implementing systems to control fraud, secure transactions, and increase global distribution for e-commerce merchants.

Starrs has owned and operated several successful companies including ERS Marketing, Inc., where he produced over $20 million in contracts for his clients, and Bay Distributing, Inc. a major distributor of over 800 product categories to Fortune 500 accounts.

Starrs has also held senior management positions with Fortune 100 companies including McCaw Communications, Inc. (AT&T), and AMF, Inc., the world's largest sporting goods conglomerate.

Rod Zalunardo, Senior Vice President and COO

Rod Zalunardo joined MyEcheck in April 2014. He is a veteran C-Level Officer with extensive experience in both the academic and private sectors.

He has over 25 years' experience as CEO, COO, CFO and Director of successful technology companies with strong skills in all areas of corporate management. He has particular expertise in operations, systems development, strategic planning, senior management, and business development.

Rod was a pioneer in the field of digital health information. He developed and implemented many new technologies related to medical data, telemedicine, and financial management systems for health care providers and consumers.

He held a variety of leadership positions at the University of Southern California over 25 years. His final responsibility at USC was directing the leading telemedicine operation in Southern California. He was responsible for over $10 million in contracts and grants to develop telemedical solutions for healthcare providers and systems. In this assignment he oversaw development of a web-based image management platform (CIMIS) which processes retina images, as well as industry-leading patient record keeping and billing systems.

Zalunardo directed partnerships with private, public, and governmental agencies; national healthcare providers; and with both general hospital and tele-medical equipment suppliers.

Steve Blandford, Vice President, Product Development, CTO and Board Member

Steve Blandford joined MyEcheck in July 2004. He brings more than 25 years of experience as a senior information technology professional. He is skilled at both business and technology adoption.

Blandford has been CTO for several successful companies in the online entertainment and gaming industries. He has extensive expertise as a senior systems analyst, database designer, project leader, and development manager. His professional background includes i2 Corp., MXM Media, Maxim Entertainment Group, Perspective Technologies, Win Streak and others.

Steve Blandford, Vice President, Product Development, CTO and Board Member (Cont.)

He has been the project lead on software development operations, designed LAN /WAN integration of streaming media and software, organized and managed technical staff, and has held responsibility for P&L, purchasing and deadlines.

Blandford has expertise in the design and implementation of Java streaming media solutions for multiple platforms, using Cold fusion, PHP, & SQL DBs. For more than two decades he has architected systems featuring virtually every emerging technology.

Bruce M. Smith, CPA, Vice President, Administration/Finance, Controller, and CFO

Bruce Smith is a Certified Public Accountant. He joined MyECheck in March 2014 where he brings a significant amount of executive and financial experience. He is a forensic auditor, business advisor and a seasoned financial professional with over 30 years of progressive accounting responsibility. He has held key executive and financial positions with merging companies as well as CFO and Controller positions in a number of successful and fast growing technology companies.

Smith started his career at one the largest electrical contractors in the United States where he learned the significance of job-costing, budgeting and the impacts they have on the financial statements. Utilizing his experience of cost-accounting, he designed a cost-accounting system capable of tracking costs for funded research and engineering contracts.

Smith rose from Controller to Chief Financial Officer of a fast growing technology company that took him abroad. He added to his CFO responsibilities and become the company's Managing Director of the European subsidiaries in Scotland and the Netherlands.

Smith became a Principal of BBRS, LLP, one of the most prestigious accounting firms in the Sacramento region. He provided key input into designing and implementing financial reporting systems and management reports for growing companies. In 2005, Smith became a Capital Partner in the firm. He oversaw the Outsourced CFO and Controller Services, Small Business Consulting, and traditional CPA services for financial statements (Compiled, Reviewed, and Audited), and tax work. This put him in place to assume the responsibilities as the firm's Managing Attest Partner.

Nate Wigle, Vice President, Business Development and CMO

Nate Wigle joined MyEcheck in May 2014. He is a veteran sales executive with over 20 years of B2B sales and sales management success. He has credentials in marketing, sales and customer service management and training.

While at Paychex he successfully attracted and cultivated new business, increasing sales year-over-year. He conceived and implemented sales strategies that made Paychex one of the country's leading payroll providers. He was a product expert and implemented improved sales processes for sales staff throughout Northern California.

Wigle used the same skills and replicated his success for Pinnacle Payroll, key to their success in growing their presence in the Northern California valley region and expanding their Southern California position.

He has repeatedly set up successful sale and marketing teams and helped grow the companies that he has helped lead.

At CFS Falkenroth created and led the marketing and sales department. Wigle helped bring Falkenroth to the U.S. market where the company gained national recognition for its year-over-year sales growth and increased market penetration. He has worked with almost every industrial OEM in their marketplace and helped facilitate million-dollar contracts. He has set up distribution channels in seven major U.S. cities.

Nate Wigle, Vice President, Business Development and CMO (Cont.)

Wigle has headed up the executive bilingual team at Mexitel Corp., created packaging, designing and branded its phone card market for brands including AT&T, Sprint, Super Teleco and the former WorldCom (now MCI).

William "Bill" Delgado, Board Member, Investor's Relations

Bill Delgado has 33 years of technology management experience as CEO, CFO and Director. He was recently instrumental in the success of GDSI, Inc., a digital technology solutions provider to governments.

Delgado has extensive experience with strategic planning, feasibility studies, economic analysis, design engineering, and network planning skills. Delgado founded All Star Telecom in 1991 which he sold to International FiberCom in 1999. In 2002, Delgado became President/CEO of Pacific Comtel which was acquired by GDSI, Inc., where he became a Director, President, CEO and CFO. He recently stepped down as CEO of GDSI to work with MyEcheck.

Delgado brings a wealth of invaluable experience and contacts to MyEcheck. He has practical business experience deploying multiple global digital technologies. While President of GDSI, Delgado closed large high technology contracts with U.S., and foreign governments. Delgado has established relationships with key customers and other valuable strategic relationships.

B. Legal/Disciplinary History. Please identify whether any of the foregoing persons have, in the last five years, been the subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses); **NO**

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities. **NO**

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or **NO**

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred suspended or otherwise limited such person's involvement in any type of business or securities activities. **NO**

C. Beneficial Shareholders. Provide a list of the name, address and shareholdings or the percentage or shares owned by all persons beneficially owning more than ten percent (10%) of any class of the issuer's equity securities. If any of the beneficial shareholders are corporate shareholders, provide the name and address of the person(s) owning or controlling such corporate shareholders and the resident agents of the corporate shareholders.

See Section 8 Above

9) Third Party Providers

Please provide the name, address, telephone number, and email address of each of the following outside providers that advise your company on matters relating to operations, business development and disclosure:

Legal Counsel
Name: Owen Naccarato
Firm: Law Offices of Naccarato & Associates
Address 1: 1100 Quail Street, Suite 100
Address 2: Newport Beach, California 92660
Phone: (949) 851-9261
Email:

Legal Counsel – General Business
Name: Ben Harvey
Firm: Law Offices of Benjamin D. Harvey
Address 1: 2311 Capital Avenue
Address 2: Sacramento, CA 95816
Phone: (916) 752-4464
Email: bharveyjd@comcast.net

Accountant or **Auditor**
Name: Chris Cardwell
Finn: PMB Helin Donovan
Address 1: 3161 Elliott Avenue, Suite 350
Address 2: Seattle, WA 98121
Phone: (206) 282-2656
Email: ccardwell@pmbhd.com

Investor Relations Consultant
Name: William Delgado
Firm:
Address 1: 9477 Greenback Lane
Address 2: Folsom CA, 95630
Phone: (919) 838-8833
Email: bdelgado@broncocommunications.net

Other Advisor: Any other advisor(s) that assisted, advised, prepared or provided information with respect to this disclosure statement. - **None**
Name:
Firm:
Address 1:
Address 2:
Phone:
Email:

MyEcheck, Inc.
A Wyoming Corporation
Quarterly Disclosure Statement for the Quarter Ended June 30, 2014

10) Issuer Certification

I, Bruce M. Smith, certify that:

1. I have reviewed this Quarterly Disclosure Statement of MyEcheck, Inc.

2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

Date: August 13, 2014

/s/ Edward Starrs
Edward Starrs, Chief Executive Officer

/s/ Bruce M. Smith
Bruce M. Smith, Chief Financial Officer