MyEcheck, Inc.

A Wyoming Corporation

Quarterly Disclosure Statement for the Quarter Ended September 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: **4,123,525,556**

Additional class of securities (if necessary):
Trading Symbol: **Not Applicable**
Exact title and class of securities outstanding: Preferred Stock
CUSIP: **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
August 15, 2014	500,000	0.00001	In lieu of compensation for services totaling $15,000
November 6, 2014	5,555,556	0.00001	To an executive of the Company as part of compensation

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**

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 Three and Nine Months Ended September 30, 2014 and September 30, 2013

Balance Sheet as of September 30, 2014 and December 31, 2013	FS - 1
Statement of Operations for the Three and Nine Months Ended September 30, 2014 and September 30, 2013	FS - 2
Statement of Cash Flows for the Three and Nine Months Ended September 30, 2014 and September 30, 2013	FS - 3
Notes to the Financial Statements For the Three and Nine Months Ended September 30, 2014 and September 30, 2013	FS – 4

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

The following discussion contains certain forward-looking statements that are subject to business and economic risks and uncertainties, and MyECheck's actual results could differ materially from those forward-looking statements. The following discussion regarding the financial statements of MyECheck should be read in conjunction with the financial statements and notes thereto.

MyECheck's prior full fiscal year ending December 31, 2013 is not indicative of MyECheck's current business plan and operations. Incorporated in October 2004, MyECheck currently has limited revenues and is deemed an early stage Company. This plan of operation will focus on MyECheck's business plan and operations current. There can be no assurance that MyECheck will generate positive cash flow and there can be no assurances as to the level of revenues, if any, MyECheck may actually achieve from its operations.

Implementation Plan

Following is an outline of MyECheck's plan to build a widely used payment system. The success of MyECheck depends on a number of factors including the careful selection and active participation of qualified Value Added Resellers ("VARs") and Payment Service Providers ("PSPs"). The VARs / PSPs commitment to MyECheck will depend on the commercial viability of MyECheck's solutions and web-based services.

MyECheck targets internet payment gateways and payments software and service providers for partnership and reseller opportunities. Early emphasis has been on building sales channels through partnerships. MyECheck has experienced early success in partnerships with Cardinal Commerce and is in discussions and other major PSPs.

In addition to its in-house direct sales department, MyECheck has engaged a number of specialized independent sales agents such as Sheffield Resource Network and others, who leverage their existing contacts for direct sales.

MyECheck has an active PR program and issues press releases on a regular basis which generate in-bound leads and interest from industry press. Company management conducts interviews with national press. MyECheck attends and exhibits at industry trade shows, conferences and other networking events.

MyECheck in-house sales force and independent sales agents also use email and cold calling marketing techniques, focusing on the industry's largest target companies. MyECheck is currently in discussion with large Independent Sales Organizations (ISOs) regarding partnership and representation opportunities.

Implementation Plan (Cont.)

In addition to the effective marketing and distribution of MyECheck's services, MyECheck's infrastructure must be able to support a significant increase in transaction volume. MyECheck plans to enhance its infrastructure by adding a new data center and new hardware in anticipation of increased transaction volume. MyECheck plans to continue to scale it's infrastructure in advance of the need.

Results of Operations

The following table sets forth our results of operations for the three and nine months ended September 30, 2014 and 2013:

	For the Three Months Ended September 30,		For the Nine Months Ended September 30,	
	2014 (Unaudited)	2013 (Unaudited)	2014 (Unaudited)	2013 (Unaudited)
Revenues	$ 48,802	$ 77,546	$ 772,865	$ 82,913
Cost of revenues	2,000	-	46,527	-
Gross profit	46,802	77,546	726,338	82,913
Operating expenses				
General and administrative	387,244	34,637	535,342	45,948
Research and Development	139,324	3,037	180,683	7,000
Total Operating Expenses	526,568	37,674	716,025	52,948
Profit or (Loss) from Operations	(479,766)	39,872	10,313	29,965
Other Income/(Expense)				
Interest expense	(7,475)	-	(10,409)	-
Loss on conversion of debt	(63,000)	-	(63,000)	-
Other income or (expense) cost recovery	66,434	-	119,576	-
Total Other Income/(Expense)	(4,041)	-	46,167	-
Net income or (loss) before income taxes	**(483,807)**	**39,872**	**56,480**	**29,965**
Provision for income taxes	**800**	**-**	**800**	**-**
Net income or (loss)	**$ (484,607)**	**$ 39,872**	**$ 55,680**	**$ 29,965**
Net profit or Loss Per Share - Basic	**$ -**	**$ 0.00**	**$ 0.00**	**$ 0.00**
Net profit or Loss Per Share - fully Diluted	**$ -**	**$ 0.00**	**$ 0.00**	**$ 0.00**
Weighted average number of shares outstanding during the period - basic	**4,223,092,304**	**71,139,772**	**4,223,092,304**	**3,961,811,564**
Weighted average number of shares outstanding during the period - diluted	**4,223,092,304**	**71,139,772**	**4,223,092,304**	**3,986,811,564**

Results of Operations (Cont.)

The Company contracted with an outside consultant to develop its website. The process began at the end of March, 2014 and continued through June with the support of additional consultants. Compensation was 500,000 shares of common stock, having a fair value of $15,000 ($0.03/share), based upon recent quoted trading price, and were issued on August 15, 2014.

On September 11, 2014 a settlement agreement and mutual release of claims was executed in the amount of $5,000 for debt owed on legal services incurred from 2007 through 2009 totaling $71,446. At December 31, 2013, the $71,446 was included in both accounts payable and accrued liabilities.

On September 23, 2014, the Company entered into a severance agreement with one of its executives resulting in the authorization of 5,555,556 shares of the Company's common stock having a fair value of $0.0194/share, based upon quoted trading price at the date of the executed agreement. The company recorded $107,778 in stock compensation as this award was authorized by the Board of Directors on September 23, 2014. The stock will be issued in November, 2014.

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Nine-month periods ended September 30, 2014 and 2013

The Company continued its process of restructuring itself and incurred $101,129 in professional fees for the nine months ended September 30, 2014. The Company reduced its' datacenter costs from $1,000 per month to $500 per month after bringing the account current. The correction was recorded in September of 2014. G & A expenses included $107,778 in employee stock compensation leaving the remaining $320,935 in ordinary operating expenses. In addition, the cost of outside programmers was to facilitate the modifications on the licensing agreements of $124,991 coupled with the cost of In-house programmers of $55,692.

	For the Nine Months Ended September 30,	
	2014	**2013**
	(Unaudited)	**(Unaudited)**
General and Administrative Expenses		
Advertising and marketing expense	$ 26,412	$ -
Automobile expense	3,497	-
Non capitalitzabile website expenses	8,505	-
Amortization website	1,334	
Bank charges	1,960	207
Commissions	500	
Contract labor	-	35,703
Officers salaries	108,750	
Sales & administrative salaries	76,452	
Payroll labor burden	35,787	
Insurance	2,571	
Datacenter expense	5,500	9,000
Legal and professional fees	101,129	
Meals and entertainment - 50%	2,369	
Travel	5,758	
Other expenses	4,045	
Rent	15,198	-
Repairs and maintenance	3,496	
Utilities	1,446	
Security	1,150	
Supplies - office	9,873	
Depreciation	3,613	
Postage	1,476	302
Telephone	6,743	736
Employee stock compensation	107,778	-
Total General and Administrative Expenses	535,342	45,948
Research and Development		
Outside programmers	124,991	7,000
In-house programmers - including CTO	55,692	-
Total Research and Development	180,683	7,000
Total Operating Expenses	**$ 716,025**	**$ 52,948**

Liquidity and Capital Resources

As of September 30, 2014, we had cash and cash equivalents totaling $51,810 and a working capital deficit of $606,430. For the nine-month period ended September 30, 2014, we had a net profit of $55,680, and at September 30, 2014, we had an accumulated deficit of $3,829,658 and a total stockholders' deficit of $514,828.

Cash Flows

September 30, 2014 and 2013

Cash provided by operating activities

At September 30, 2014, the Company generated revenue from licensing and transactional fees in the amount of $772,865, of which $48,500 was accounts receivable for a net operating cash revenue of $724,365. The Company paid operating expenses of $584,529, prepaid expenses of $45,821, and paid accounts payable and accrued liabilities of $32,646 leaving net cash from operating activities at $61,369.

At September 30, 2013 the Company generated revenues of $82,913 of which $52,948 was used to pay operating expenses, $725 in accrued liabilities and the remaining $1,999 comprised accounts payable for a net operating cash of $27,241.

In addition, the Company had forgiveness of debt of $82,389, a decrease in derivative liability of $32,164 and an increase in accrued interest of $11,736 resulting in a net other income and expense of $102,817.

Cash used in investing activities

We had net cash of $88,175 used in investing activities for the nine months ended September 30, 2014 of which $36,363 was for the acquisition of new furniture and computer equipment, $9,000 was capitalized for the website and $32,812 for the security deposit on the new lease. We had $1,375 used in investing activities in the nine months ended September 30, 2013 for the acquisition of furniture and computer equipment.

Cash used in financing activities

Net cash provided by financing activities totaled $78,551 which comprised loan proceeds of $83,300 from the acquisition of the subsidiary, proceeds from a loan payable of $18,001, and the repayment of a convertible note payable of $22,750 for the nine months ended September 30, 2014 compared to cash used by financing of $10,000 from the repayment on a loan payable to a related party for the nine months ended September 30, 2013.

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Cash Flows (Cont.)

September 30, 2014 and 2013

	For the Nine Months ended September 30, 2014 (Unaudited)	2013 (Unaudited)
Cash Flows from Operating Activities:		
Net Income	$ 55,680	$ 29,965
Adjustments to reconcile net loss to net cash provided by operating activities:		
Depreciation and amortization expense	4,947	-
Loss on conversion of debt	63,000	-
Share based payments	107,778	-
Gain on accounts payable settlement	(119,966)	-
Changes in operating assets and liabilities:		
(Increase) Decrease in:		
Accounts receivable	(48,500)	(725)
Prepaid expenses	(45,821)	-
Increase (Decrease) in:		
Accounts payable and accrued expenses	30,943	(1,999)
Payroll taxes payble	13,308	-
Net Cash Provided By Operating Activities	61,369	27,241
Cash Flows from Investing Activities		
Purchase of treasury stock	(10,000)	-
Purchase of computer and furniture equipment	(36,363)	(1,375)
Cost incurred capitalized website	(9,000)	-
Security deposit new lease	(32,812)	-
Net Cash Used in Investing Activities	(88,175)	(1,375)
Cash Flows from Financing Activities:		
Loan proceeds acquisition of subsidary	83,300	-
Proceeds or (repayment) from loan payable - related parties	18,001	(10,000)
Repayment of convertible note payable	(22,750)	-
Net Cash Provided by Financing Activities	78,551	(10,000)
Net Increase or (Decrease) in Cash	51,745	15,866
Cash at Beginning of Period	65	-
Cash at End of Period	**$ 51,810**	**$ 15,866**
Supplemental Disclosure of Cash Flow Information		
Cash Paid for:		
Taxes	$ 4,800	$ -
Interest	$ 1,599	$ -
Supplemental Disclosure of Non Cash Investing and Financing Activities		
Reclassification of derivative liabilities	$ -	$ -
Derivative liability and debt discount arising in connection with issuance of convertible note	$ -	$ -
Stock issued to subscription receivable	$ 28,000	$ -
Conversion of convertible note	$ 32,000	$ 8,860
Issuance of stock for devolment of website	$ 15,000	$ -

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Financial condition

September 30, 2014

As of September 30, 2014, we had a working capital deficit of $606,430, an accumulated deficit of $3,829,658 and a total stockholders' deficit of $514,828.

On October 30, 2014, the Company secured a $5 million USD line of credit from TCA Fund Management Group ("TCA"), a U.S.-based investment management company that specializes in senior secured lending and advisory services to small and medium sized companies. Terms of the agreement are that MyECheck will initially draw down approximately $550,000; will pay approximately $60,000 in fees in cash; issue approximately 3.9 million shares and establish a share reserve fund (to be determined) to TCA and its associates.

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:

Business Summary

MyECheck, Inc. ("MyECheck" or the "Company") is an early stage company engaged in the payment processing industry; specifically MyECheck provides electronic check ("electronic-check") services to businesses of all sizes, payment services providers, financial institutions and other government entities. MyECheck was founded and incorporated in Delaware in October 2004 to capitalize on opportunities created by the passing of The Check Clearing for the 21st Century Act ("Check 21"). On May 25, 2012 the Company was redomiciled in the State of Wyoming. MyECheck has commenced formal business operations and is generating revenue.

MyECheck was created to satisfy the demand for an alternative payment solution to ACH based e-check solutions, and credit and debit cards for remote and mobile commerce. MyECheck has developed and utilizes a proprietary method of creating and clearing fully electronic checks on behalf of its customers, having successfully implemented its proprietary electronic check service that enables companies to accept real-time check payments from consumers and businesses online or over a mobile device.

MyECheck provides additional services to support its electronic check service including fraud loss prevention services. MyECheck also provides a number of services such as mobile payment services and custom software development and licensing.

MyECheck entered into a merger agreement in November 2007 with Sekoya Holdings Ltd., a non-trading Nevada corporation in the process of developing an online payment system for use in the Chinese online community. This agreement was amended on February 4, 2008, and became effective on March 14, 2008. Shareholders of Sekoya at the time of the merger would own approximately 40% of the shares of the surviving company and shareholders of MyECheck would own approximately 60% of the surviving company, with all parties being diluted by additional financing to be completed following the Merger (excluding 2,000,000 shares held in escrow as remedies for breaches of the Merger Agreement). Subsequent to the acquisition by MyECheck, Sekoya's operations were phased out. Revenue is generated from transaction fees charged to companies that contract with MyECheck to utilize the Company's services.

About Check 21

Check 21 was signed into law on October 28, 2003, and became effective on October 28, 2004. Check 21 is designed to foster innovation in the payments system and to enhance its efficiency by reducing some of the legal impediments to check truncation. The law facilitates check truncation by creating a new negotiable instrument called a substitute check, which permits banks to truncate original checks, to process check information electronically, and to deliver substitute checks to banks that want to continue receiving paper checks. A substitute check is the legal equivalent of the original check and includes all the information contained on the original check. The law does not require banks to accept checks in electronic form nor does it require banks to use the new authority granted by the Act to create substitute checks.

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Summary History of MyECheck

MyECheck started processing transactions on version one of its software platform in July of 2005 and continued through March of 2006, after which it ceased processing in order to further develop and refine its service offerings.

During the period from March of 2006 through September 2007, MyECheck redesigned and developed its software platform to better suit the demands of its prospective customers and to ensure the accurate performance of the software.

MyECheck had been sponsored by First Regional Bank, and successfully completed approval and check image file (ANSI X9.37) testing with the Federal Reserve Bank in the second quarter of 2007. On January 29, 2010, the Company's sponsoring bank, First Regional Bank, was closed by the Federal Deposit Insurance Corporation (FDIC). The new bank acquiring the old bank from the FDIC obtained all rights to accept or reject former contracts. The new bank elected to reject the Company's agreement with the old bank. The Company is in the process of moving its customers to one of its other processing banks, such as JP Morgan Chase and Bank of America**.** We do image cash letter deposits with JP Morgan Chase and Bank of America. There is no direct contractual relationship between MyECheck and Chase. The Company only makes deposits to their customer's accounts.

Version two of its software platform was launched in September of 2007 and MyECheck has been steadily ramping up transaction volume on the system since then.

Emerging Growth Company

We are an "emerging growth company" as that term is used in the Jumpstart Our Business Startups Act of 2012 and, as such, have elected to comply with certain reduced public company reporting requirements for this registration statement and future filings.

As a company with less than $1.0 billion in revenue during our most recently completed fiscal year, we qualify as an "emerging growth company" as defined in Section 2(a) of the Securities Act of 1933, as amended, which we refer to as the Securities Act, as modified by the Jumpstart Our Business Startups Act of 2012, or the JOBS Act. As an emerging growth company, we may take advantage of specified reduced disclosure and other requirements that are otherwise applicable, in general, to public companies that are not emerging growth companies. These provisions include:

- Reduced disclosure about our executive compensation arrangements;
- No non-binding shareholder advisory votes on executive compensation or golden parachute arrangements;
- Exemption from the auditor attestation requirement in the assessment of our internal control over financial reporting; and
- Reduced disclosure of financial information in this prospectus, including two years of audited financial information and two years of selected financial information.

We may take advantage of these exemptions for up to five years or such earlier time that we are no longer an emerging growth company. We would cease to be an emerging growth company if we have more than $1.0 billion in annual revenues as of the end of a fiscal year, if we are deemed to be a large-accelerated filer under the rules of the Securities and Exchange Commission, or if we issue more than $1.0 billion of non-convertible debt over a three-year-period.

The JOBS Act permits an emerging growth company to take advantage of an extended transition period to comply with new or revised accounting standards applicable to public companies. We are choosing to "opt out" of this provision.

MyECheck's Mobile Product Strategy

MyECheck's strong competitive advantage as an electronic payment platform is its exclusive ability to enable transfers from any checking account. And the transactions are faster, safer and lower cost than ACH and card transactions. The benefits are substantial making the MyECheck platform clearly superior in many ways for mobile payments.

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MyECheck provides three types of mobile payment solutions for different applications:

1) As a backend or wholesale processor to Mobile Payment Service Providers (MPSP)s. These include payment processors, e-wallets, stored value, and large merchant proprietary payment systems. The MPSP integrates with MyECheck in the traditional manner. 2) As a MPSP with a comprehensive solution for POS purchases on mobile devices. 3) As a licensor of customized mobile payment solutions MyECheck will be launching new products in the coming weeks and months including an end-to-end turn-key mobile payments solution that any business can easily implement remotely. The retail Point Of Sale system will include user apps for Apple and Android devices, and a download merchant POS app that runs on Quickbooks accounting software. There are two mobile payment systems, one has higher security and has been developed for regulated industries. The other has been developed for retail sales, however the set-up and process flow is almost identical. The Merchant only requires an internet connected computer with Quickbooks and a bank account, the User only requires an internet connected mobile device or tablet and a checking account.

The process flow for remote registration apps the regulated industries system:

Merchant downloads, installs and registers MyECheck Merchant App - User downloads and installs MyECheck User App - User selects Merchant in User App Merchant Menu - User enters Registration Data and submits to Merchant App - Merchant App validates Bank Data and Pre-Approves/Declines User Account - User presents ID at Merchant Location, Merchant compares to Registration Data - Merchant App displays QR code to User App containing User Account Token - At POS Merchant App displays QR code to User App containing Invoice User App displays Transaction Detail and prompts authorization - User authorizes payment by sending Token to Merchant App - Merchant App verifies User Bank Account and Approves/Declines Transaction - Merchant App sends receipt to User App MyECheck backs up transaction data at an independent data warehouse.

With this uniquely broad range of capabilities, MyECheck can serve almost any customer in any market either directly or through one of MyECheck's licensees or MPSP partners. This model also enables growth through leveraging partners' existing customer base and sales and marketing resources.

Business Partners

MyECheck had been sponsored by First Regional Bank, and successfully completed approval and check image file (ANSI X9.37) testing with the Federal Reserve Bank in the second quarter of 2007. On January 29, 2010, the Company's sponsoring bank, First Regional Bank, was closed by the Federal Deposit Insurance Corporation (FDIC). The new bank acquiring the old bank from the FDIC obtained all rights to accept or reject former contracts. The new bank elected to reject the Company's agreement with the old bank. The Company is in the process of moving its customers to one of its other processing banks.

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.

The Cardinal mobile platform leverages its merchant network, bank network and payment brands by linking them with end users' mobile phones through an integrated mobile platform. Cardinal's proprietary and easily deployable technology provides consumers, merchants, card issuers, and processors the ability to conduct authenticated Internet, wireless and mobile transactions safely and securely. Headquartered in Cleveland, Ohio, with facilities in the United States, Europe and Africa, Cardinal Commerce services a global customer base.

During 2008 and 2009, the Company expanded its relationships with larger customers and as a result of their banking requirements, the Company implemented processing of Check 21 files directly to the bank instead of entering into agreements to use their bank's FedLine account to electronically access the Federal Reserve check clearing system. As more banks have implemented Check 21 clearing processes with the Federal Reserve, the need to use a bank's FedLine to process transactions directly to the Federal Reserve has diminished.

MyECheck also announced that it had signed an agreement with Regal Entertainment Group, the world's largest motion picture exhibitor. Regal patrons are able to purchase discount movie tickets and gift cards by securely entering their checking account details on the Regal website. The MyECheck service works with every checking account in the United States, including all business accounts, enabling more Regal patrons to purchase online. This agreement ended in 2010 when the Company's sponsoring bank, First Regional Bank, was closed by the Federal Deposit Insurance Corporation (FDIC).

Business Partners (Cont.)

On November 17, 2008, the Company announced that it had signed the California State Teachers' Retirement Fund (CalSTRS) as a customer. CalSTRS primary responsibility is to provide retirement related benefits and services to teachers in public schools and community colleges. It administers retirement, disability and survivor benefits for California's 813,000 public school educators and their families from the state's 1,400 school districts, county offices of education and community college districts. This agreement ended in 2010 when the Company's sponsoring bank, First Regional Bank, was closed by the Federal Deposit Insurance Corporation (FDIC).

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. The agreements with Regal Entertainment Group, Simon Property Group, CalSTRS, Morse Data Corporation ended in 2010 when the Company's sponsoring bank, First Regional Bank, was closed by the Federal Deposit Insurance Corporation (FDIC).

In the second half of 2013 we signed independent licensing agreements with InterPay (a related party) and Sierra Global, which will allow them to develop and sell their own payment solutions using our technology.

During 2014 we are continuing to nurture existing and develop new partner relationships. During the first quarter GreenPay and Itonis licensed our software to develop their own Check21 payment solutions. We also added VX Gateway in the first quarter to our Electronic Check Service.

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 of $300,000 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 sold a continuous non-exclusive license and a mobile license to GreenPay for $1,000,000 and will share in a percentage of transaction fee revenue.

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 for $10,000.

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

We continue to explore additional banking relationships to support future growth and strategic flexibility.

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 regulations regarding money transfer. We are also not subject to any regulation or law that applies 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. However, there can be no assurances that MyECheck will not incur such costs in the future.

Software Development

In April 2006, MyECheck entered into an open ended software development agreement with R Systems International Ltd., a software product development company. At December 31, 2007, MyECheck no longer utilized these services. MyECheck also develops some of its software in-house and utilizes independent contractors. We have architected the MyECheck 'Engine' to run on the rock-solid RHEL (Red Hat Enterprise Linux) platform. Security and scalability has been our priority from the beginning, resulting in a multi-threaded check engine that is capable of automatically scaling to any load.

By taking a modular approach to systems design, we will avoid being orphaned as new technologies emerge. This approach has served us well for the past 10 years, allowing us to improve our system without a complete redesign. An example of this is in our service APIs: Our original web services were created using SOAP (Simple Object Access Protocol). Current methods 'consume' our web services based upon REST (REpresentational State Transfer). SOAP and REST both allow us to roll-out new technologies without orphaning our existing customers.

With the acquisition of GreenPay LLC., in August of 2014, MyECheck has assumed primary responsibility for significantly improving the mobile payments platform. We believe this platform will greatly extend MyECheck's ability to leverage the ubiquity of smartphones and capitalize on the growth of mobile payments. We currently have both Android and iOS apps in our product pipeline. We have avoided some mobile technologies that have inherent security blind spots and embraced others that are more robust. We are creating products that will offer both complete security and ease of use.

Our web site (www.MyECheck.com) is not only a community outreach and marketing tool, but has been securely designed as a merchant/user gateway to the MyECheck services. This gives our customers a comprehensive, single point of access to all their merchant needs and reporting.

During the past four years, research and development costs associated with the development of the software have been approximately $48,359.

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

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:

MyECheck offers comprehensive, easily implemented solutions that include real-time check authorization, payment guarantee, check image creation and clearing and complete online reporting. Set out below are services that MyECheck provides and intends to provide as part of its business plan.

Electronic Check Service
Internet merchants and other companies wishing to accept payments online or over a telephone ("Merchants") can directly integrate with MyECheck's payment engine. Payer check data is collected by the Merchant either at the Merchant's website or over the telephone, and is transmitted in real-time to MyECheck for processing.

MyECheck uses patent pending technology to generate electronic checks in accordance with the Federal Reserve Check 21 specification. Electronic checks are formatted and are transmitted in near real-time to banks, or more commonly directly to the Federal Reserve for clearing on behalf of MyECheck's partner bank(s).

MyECheck believes that its electronic check service overcomes many of the shortcomings of Automated Clearing House ("ACH") based e-check systems and cost effectively provides higher transaction success rates, faster funds clearing and fewer returned items.

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

MyECheck believes that it is positioned to capture a significant market share of the payments industry with a viable alternative payment method for mobile and online payments. Compared to other payment methods, MyECheck works with more consumers, with the ability to guarantee payments at rates lower than non-guaranteed card processing rates.

Check Authorization Service
MyECheck offers Check Authorization Service which enables merchants to verify consumer provided data, check the status of the customer's bank account, provide evidence that the consumer has authorized the check and predict the likelihood of a check being returned unpaid. Businesses that accept payments online through MyECheck utilize this service to provide greater assurance that the check will clear. Transactions can be approved or declined based upon the results of the Check Authorization Service.

Check Guarantee Service
MyECheck co-markets with Check Guarantee Providers to offer Check Guarantee Service. Some of our providers include Giact, Certegy, FIS and SPS.

The Check Guarantee Provider warranties all approved checks and reimburses the Payee for financial losses incurred as a result of returned checks. The Check Guarantee Provider buys the returned checks that have been warranted from merchants for the full face value of the returned checks. MyECheck merchants utilize Check Guarantee Service so that they can ship products or provide services immediately without having to wait for the check to clear. The Check Guarantee Service also eliminates the need for Merchants to collect on returned checks from their customers. The Check Guarantee Providers are independent third parties whose services are offered to Merchants separately from the MyECheck service. MyECheck is not compensated by, and does not compensate, Check Guarantee Providers. MyECheck may in the future enter into compensated arrangements with Check Guarantee Providers.

Merchant Reporting
Through our Merchant interface, MyECheck provides the following reports:

- Detailed transaction history
  - Successful
  - Failed
- MyECheck fees and settlement statements

In addition to the above, pertinent information is returned at the end of each transaction to facilitate reporting on the Merchant side.

Mobile Payment Apps
MyECheck will be launching mobile payment applications in early 2015. The applications will enable secure mobile commerce between registered users. There is a User application and a Merchant application, each can be downloaded, registered and used in real time. The merchant application system will facilitate a complete merchant point of sale this is software only based, there are no additional hardware requirements such as NFC (nesr filed communication). The merchant application system will enable point of sale payments from anyone in the US with any smart mobile device at a very low cost without interchange fees or costly equipment.

Licensed Remote Payment Processing
MyECheck licenses its custom payment software solutions to payment processors, banks and enterprise clients.

G-Pay
MyECheck's G-Pay service is the only fully electronic payment service for Government. The G-Pay solution enables electronic check payments from any government account, allowing government entities to transfer money fully electronically, eliminating paper checks and wire transfers from their processes. G-Pay saves time and money for any government entity.

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E-commerce & The Mobile Payments Industry

The payments industry is going mobile, and the mobile payments industry is exploding with growth. Companies such as Apple, Google, Microsoft, Amazon and Starbucks, all companies not known for being payments companies, have entered the mobile payments arena. The industry could be the largest in the world, with trillions of dollars in processing at stake.

The coming payment systems will allow people to spend at retail locations without having to carry a traditional wallet with cash, cards and paper checks. The mobile device will replace the leather wallet, and transactions will originate from mobile devices, including consumer to business payments, business-to-business (B2B) and government payments.

Management believes MyECheck's product mix to be the optimum offering to engage in the mobile payments industry. The Company's fully electronic check service offers the fastest, safest and lowest cost method of loading money onto mobile wallets. The Company's mobile app systems can be adopted by anyone, anywhere, anytime enabling low cost, secure mobile commerce without any barriers to adoption such as swipe devices or NFC hardware.

Although many new payment schemes exist today with many more on the horizon, the vast majority of these systems continue to be based upon the two fundamental payment methods, credit and debit.

Successful solutions such as PayPal and more recently BillMeLater offer a slight twist to the traditional payment mechanism of credit cards. PayPal for example, whose primary merchant customers are small retailers who typically are not large enough to qualify for their own merchant account at a bank, offers consumer payment options consisting of either credit cards or bank debit through the ACH network.

All other e-check (online electronic check) solutions are based upon the ACH (automated clearing house) system. ACH transactions are bank electronic funds transfers whereby the consumer's bank account is debited and the recipients account is credited. ACH transactions work reasonably well in most instances, however the system does suffer from some shortcomings which have impacted adoption.

ACH transactions are governed by NACHA, (the National Automated Clearing House Association), which imposes a substantial number of rules and regulations upon the transactions and their users. Compliance with the many, and continuously updating, NACHA operating rules can be complicated for Merchants.

ACH transactions take several days to clear through the system. During the clearing period the recipient has no way to determine if the transaction is even going to clear or if it will result in an administrative return. ACH has more than 60 reasons why a transaction can fail. Many times it is because the consumer's bank has chosen not to participate in ACH, or hasn't performed the correct system integration.

Checks in 2012, continue to be the number one non-cash payment method in the US, with the value of checks processed annually around twenty six trillion dollars[1]. In addition, another, approximately, thirty seven trillion in ACH payments were made in 2012[2]. This ACH activity is the primary market focus of MyECheck.

Many online merchants are dissatisfied with credit card and ACH solutions, and many online industries such as travel and brokerage have no check solution at all. Management believes this provides MyECheck with a significant market opening.

On February 4, 2014, the Board of Governors of the Federal Reserve System took the final step before creating a new law that will define a new payment instrument called the "electronic check".

1. 2013 Federal Reserve Payment Study
2. NACHA Report April 9, 2013

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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.

On October 28, 2014, MyECheck amended its original lease agreement with Maidu Investment, LLC (Maidu Investment) at the office development known as College Point Business Center, located at 2600 E. Bidwell Street in the City of Folsom, State of California, to include an expansion space defined as Suite 190. The Company estimates a move in date of January 1, 2015, upon completion of construction. The lease term on the expansion space is 42 months expiring on June 30, 2018 with an average rent per month of $6,245. MyECheck paid an additional security deposit in the amount of $20,000, for a combined deposit amount of $52,812. The security deposit is not an advance rental deposit or a measure of damages incurred by Landlord in case of MyECheck's default. Provided MyECheck is not in default under the new lease through the fifteenth (15^{th}) full calendar month after the commencement of the Expansion Space Term, the Landlord will return fifty percent (50%) of the additional security deposit to the Company.

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.

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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 September 30, 2014 the Company's sole Officers and Directors were:

President/Director	Edward R. Starrs
Vice President/Director	Robert S. Blandford
Senior Vice President/COO	Rod Zalunardo
Director	William Delgado
Treasurer/CFO	Bruce M. Smith

Security Ownership of Certain Beneficial Owners and Management

The following table sets forth certain information as of September 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.	1,296,761,151	31.49%
PO Box 20, Bowling Green Station, New York NY, 10004	3,250,218,121	78.93%
Total Securities Outstanding	**4,123,525,556**	

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. 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.

Biographic Sketches (Cont.)

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

Robert “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 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.

Biographic Sketches (Cont.)

W.J. "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:

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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: November 18, 2014

/s/ Edward Starrs
Edward Starrs, Chief Executive Officer

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