MyEcheck, Inc.

A Wyoming Corporation

Annual Report

December 31, 2014

MyEcheck, Inc.
A Wyoming Corporation
Annual Report for the Year Ended December 31, 2014

Dear Shareholders,

I am pleased to report to you the results for the year 2014, a very productive year for MyECheck, although we encountered some unexpected set-backs. Essentially we fine-tuned the internal infrastructure of the company, and refined our business model to better fit current market conditions and bank regulatory requirements.

Some of the highlights of 2014 include the following events:

- In February 2014, I retired/sold back to the company at par value ($0.00001 per share), one billion shares of MyECheck common stock from my personal holdings, thereby reducing the outstanding shares of the company by a billion shares. Later in the year, I sold the only preferred share of MyECheck stock back to the company for one dollar.
- In 2014 we retained financial auditors to audit the records of the company in preparation for filing a registration statement with the SEC and become a fully reporting company. The Form 10 filing is still in process and we expect success in the second quarter 2015.
- During the year we were able to get a new CUSIP issued and re-register with DTCC to make our stock DTC eligible. DTC eligibility provides easier and faster stock clearing for broker dealers and enables our stock to be traded by more brokerage firms.
- We signed a partnership agreement with Giact, whose fraud control and security products have been integrated into the MyECheck system.
- We signed agreements with five payment service providers as value added partners, including iCard1, VX Gateway, Cuallix, M-Funds and Sionic Mobile.
- We sold software licenses with maintenance agreements to three companies, GreenPay, Itonis and SafePay.
- We signed two resellers including Maverick Payments and retained two independent sales consultants.
- We signed more than twenty new customer contracts.
- We expanded and refined our staff.
- We acquired GreenPay, LLC and have prepared their products to meet the needs of the legal marijuana industry.
- We leased and moved into new Class A corporate offices.
- We secured a $5,000,000 line of credit.
- We successfully held our first Annual General Meeting in October.
- In defense of our intellectual property, we filed an infringement lawsuit against Zipmark, we now have a trial schedule.
- We filed a lawsuit against 4 companies in an attempt to recover shares of MyECheck that were issued fraudulently, to date we have recovered and cancelled 275,000,000 shares and the process continues.
- In December we added industry veteran and electronic check expert Jim Fancher as Executive Vice President.

At the end of 2014, MyECheck is very well positioned to make dramatic changes to the way people make and accept payments. We are launching new products into the market place that are unlike anything else and offer very distinct competitive advantages.

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We are looking forward with great excitement, particularly during the 2nd quarter 2015, to when we believe our revenue will start to ramp up quite dramatically.

I wish to personally thank our long term shareholders for continuing to believe in us, and our products and services. We have assembled a very strong team now, and we are all committed to the success of our company, MyECheck, Inc.

Sincerely,

/s/ Ed Starrs
CEO

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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 190
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: **4,127,436,732**
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: **None**

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
September 23, 2014	5,555,556	0.00001	To an executive of the Company as part of compensation
October 29, 2014	2,941,176	0.00001	To “accredited investors” for capitalized loan fees
October 29, 2014	970,000	0.00001	To “accredited investors” for capitalized broker fees
January 30, 2015	7,500,000	0.00001	To an “accredited investor” for a settlement
March 12, 2015	2,500,000	0.00001	To an “accredited investor” for a settlement

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: **Restricted**

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

Provide the financial statements described below for the most recent fiscal year end or quarter end to maintain qualification for the OTC Pink Current Information tier. For the initial disclosure statement (qualifying for Current Information for the first time) please provide reports for the two previous fiscal years and any interim periods.

A. Balance sheet;
B. Statement of income;
C. Statement of cash flows;
D. Financial notes; and
E. Audit letter, if audited

The financial statements requested pursuant to this item shall be prepared in accordance with US GAAP by persons with sufficient financial skills.

You may either (i) attach/append the financial statements to this disclosure statement or (ii) post such financial statements through the OTC Disclosure & News Service as a separate report using the appropriate report name for the applicable period end. ("Annual Report," "Quarterly Report" or "Interim Report").

If you choose to publish the financial reports separately as described in part (ii) above, you must state in the accompanying disclosure statement that such financial statements are incorporated by reference. You may reference the document(s) containing the required financial statements by indicating the document name, period end date, and the date that it was posted to otciq.com in the field below.

Information contained in a Financial Report is considered current until the due date for the subsequent Financial Report. To remain in the OTC Pink Current Information tier, a company must post its Annual report within 90 days from its fiscal year-end date and Quarterly Reports within 45 days of its fiscal quarter-end date.

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.

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

Business Summary (Cont.)

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.

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.

Emerging Growth Company (Cont.)

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.

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.

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Business Partners

In 2008, we entered into an agreement with Forever Living Products and Simplifile, the leading provider of electronic recording services. The agreement with Simplifile facilitates the MyECheck Electronic Check solution in the Simplifile e-recording service. Forever Living Products and Simplifile remain in effect today.

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 24, 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. On June 13, 2014, the Company announced that it would acquire GreenPay, LLC. The merger was completed on August 20, 2014. The net purchase price for the licenses sold to Sierra Global was determined to be $412,000 after the acquisition of GreenPay, LLC. The license issued to GreenPay, LLC on February 24, 2014 will remain with Sierra Global per the terms and conditions of the merger. MyECheck will receive all transactional fees from GreenPay customers in addition

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.

Software Development (Cont.)

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 $308,029.

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.

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.

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

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.

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.

E-commerce & The Mobile Payments Industry (Cont.)

MyECheck's believes its product mix to be the optimum offering to engage in the mobile payments industry. The Company's fully electronic check service clears checks the same day from any checking account, therefore MyECheck believes that the electronic check is the fastest and safest method of loading money onto mobile wallets at a low cost. 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 payment solutions such as PayPal offer a slight twist to the traditional payment mechanism of credit cards. PayPal for example, offers consumer payment options consisting of either credit cards or bank debit through the ACH network.

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.

The ACH system was designed in the 1970s and has experienced multiple upgrades to add new capabilities. As a payment backbone, the ACH network is a robust and reliable system, and the NACHA rules provide a regulatory framework that protects the parties involved in transactions on the system. The marketplace is familiar and somewhat comfortable with ACH which emits a resistance to change the established process.

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. The rules afford the ability for payers to easily reverse a transaction, if they believe it wasn't authorized, providing an easy charge back for the payer but leaving the merchant vulnerable to fraud.

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 the subject account is an ineligible account type for ACH according to NACHA rules.

Checks in 2012, continue to be the number one non-cash payment method in the US. This ACH activity is the primary market focus of MyECheck.

Company Competition

MyECheck's competition includes other payment methods such as credit and debit card processing systems, Automated Clearing House (ACH) processing systems, paper checks and even cash, along with other electronic check processing systems.

A stream of alternative payment brands have emerged, 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, and offer nothing substantially new with respect to a payment method.

Although there are a very large number of companies selling credit card services called Independent Sales Organizations (ISOs), virtually none of these sell electronic check services.

The Company has many competitive advantages over ACH based e-Checks. 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. Electronic checks are governed by Uniform Commercial Code and federal Check 21 regulations which are more favorable to the Payee than NACHA rules. Electronic checks work with more bank accounts than ACH payments, resulting in fewer items being returned unpaid. Electronic checks also clear at least a day faster than ACH items. However, ACH processing systems are more well-established within the marketplace, and the industry has invested considerable resources in ACH processing systems. ACH rules make it easier for a payer to reverse a transaction after it clears affording more convenient fraud protection for consumers but a much weaker fraud protection for the recipient of the payment.

Company Competition (Cont.)

Other fully electronic check services providers have merged and some are successful within the marketplace. These companies pose the most direct competitive threat to MyECheck. Some of these companies include CheckAlt, Check21.com, TheECheck to name a few. MyECheck believes that its rights to US Patent 7389913 will help stave off some direct competition. The Company recently filed a patent infringement lawsuit against a direct competitor, Zipmark. (See Exhibit 10.12)

MyECheck provides access to more US consumers than any other payment method because it can be used to clear checks from 100% of US checking accounts, including business accounts and accounts where ACH does not work. MyECheck facilitates fast funds clearing for the Merchant, providing same day or next day availability of funds to the merchant's bank. MyECheck does not charge interchange fees therefore it is a much lower cost than card processing systems

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 expiring on December 31, 2017 with an average rent per month of $4,735. The rent increases annually by $0.05 per square foot. 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 lease term on the expansion space is 42 months expiring on June 30, 2018 with an average combined rent per month of $10,998. MyECheck paid an additional security deposit in the amount of $20,000, for a combined deposit amount of $52,812.

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 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. In responding to this item, please provide the names of each of the issuer's executive officers, directors, general partners and control persons (control persons are beneficial owners of more than five percent (5%) of any class of the issuer's equity securities), as of the date of this information statement.

Officers and Directors

As of December 31, 2014 the Company's sole Officers and Directors were:

President/Director	Edward R. Starrs
Executive Vice President	James T. Fancher
CTO/Director	Robert S. Blandford
***Director**	William Delgado
Treasurer/CFO	Bruce M. Smith

***** Since the preparation of this Annual Report, Mr. Delgado has ended his association with the Company. His duties has been assumed by other members of the management team.

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Biographic Sketches

Ed Starrs, Founder, President and CEO
Ed Starrs has more than 24 years of experience as an international business executive with management experience in multiple industries. He has been an officer and director of MyECheck since its formation in 2004. From January, 2002 through October, 2004, Mr. Starrs was President of Digency, Inc., an online payment company engaged in credit card and eCheck transaction processing for Internet Merchants. 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. Starrs created comprehensive solutions for Internet payment processing including developing and implementing systems to control fraud, secure transactions, and increase global distribution for e-commerce merchants.

James T. Fancher, Executive Vice President
Jim Fancher joined MyECheck in December 2014. Mr. Fancher brings over 20 years of financial services and payments technology experience. Fancher's prior roles include COO of Seergate, inc., a real time payment processing company from 2010 to the present and General Manager for Endpoint Exchange from 2007 through 2009, an FIS company, where he had full P&L responsibility for the company's real time, check image exchange. Mr. Fancher went from Senior Business Development Manager in 2004 to Senior Accounts Executive in 2005 through 2006 for VECTORsgi, an FIS company. From 1995 to 2003 Fancher was CEO of G&A, Inc. where he created CheckMine, a Check Image Mining application.

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 including serving as CTO for companies in the online entertainment and gaming industries. He is skilled at both business and technology adoption. His professional background includes i2 Corp., MXM Media, Maxim Entertainment Group, Perspective Technologies, Win Streak and others. From January, 2002 through October, 2004, Mr. Blandford was Chief Technology Officer for Digency, Inc., an online payment processing company engaged in credit card and eCheck transaction processing for Internet Merchants.

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.

In 2004, Smith became a Principal of BBRS, LLP, one of the most prestigious accounting firms in the Sacramento region. In 2005, Smith became a Capital Partner in the firm. Mr. Smith remains a Partner in the firm and devotes approximately 10% of his time to this position. He oversees the Outsourced CFO and Controller Services, Small Business Consulting, and traditional CPA services for financial statements (Compiled, Reviewed, and Audited), and tax work. Prior to joining BBRS, LLP, Smith worked as a CPA consultant for hire, offering contract CFO, Controller, and Consulting services for small businesses. From 1999 through 2001, Smith was the Corporate Controller for eCongo.com, Inc., an ASP internet software developer specializing in creating on-line enterprises.

W.J. "Bill" Delgado, Board Member, Investor's Relations
Bill Delgado has 33 years of technology management experience as CEO, CFO and Director. 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 in 2004 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.

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.

The following table sets forth certain information as of December 31, 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		
PO Box 10712, Zephyr Cove NV, 89448	1,953,456,970	47.44%
	1,953,456,970	47.44%
Total Securities Outstanding	**4,127,436,732**	

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

***** Since the preparation of this Annual Report, Mr. Delgado has ended his association with the Company. His duties has been assumed by other members of the management team.

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: March 31, 2015

/s/ Edward Starrs
Edward Starrs, Chief Executive Officer

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