

COMPANY INFORMATION AND UPDATED
DISCLOSURE STATEMENT September 30, 2013

Part A General Company Information

Item I.

NAME:

MYECHECK, INC.
Stock Symbol (MYEC)

FORMERLY LISTED AS Sekoya
Holdings Ltd. Until 12-2007

Item II.

ADDRESS:

MYECHECK, Inc.
3941 Park Dr., Ste. 20-179
El Dorado Hills, CA 95762
(916) 222-4376

Website:

www.myecheck.com

Email:

ir@myecheck.com

Item III.

Jurisdiction and date of the incorporation:

Wyoming as of May 25, 2012;
Originally incorporated in Nevada on May 19, 2005 as
Sekoya Holdings, Ltd. Until 12 – 2007

Part B Share Structure

Item IV.

The title and class of securities outstanding:

The company has 5,000,000,000 shares authorized with .00001 par value. The company has 3,612,470,000 common shares outstanding; of which 611,230,529 are free trading.

1. Preferred A -1 Stock 100,000,000 shares authorized, at .00001 par value and one issued and outstanding.

Part C Business Information

Item VII.

Name and Address of Transfer Agent:

Signature Stock Transfer, Inc.
2632 Coachlight Ct.
Plano, TX 75093
(972) 612-4120
SignatureStock@aol.com
Registered with the SEC

Item: VIII

Nature of the business:

A.

MyECheck, Inc. is a C Corporation

The business started in May 19, 2005.

The Fiscal Year is December 31.

There has been no filing of bankruptcy nor receivership.

The issuer is not now nor has ever been a shell company.

There has no pending or threatened legal action.

B.

Business Description:

- MyECheck, Inc. ("MyECheck" or the "Company") is an early stage company engaged in the payment processing industry; specifically MyECheck provides electronic check image ("e-check") services to merchants, payment services providers, banks and other businesses. 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"). MyECheck has commenced formal business operations and is generating revenue.
- MyECheck was created to satisfy the demand for an alternative payment solution to credit and debit cards for online commerce. MyECheck has developed and utilizes a proprietary method of creating and clearing Remotely Created Check ("RCC") images on behalf of its e-commerce customers, having successfully implemented its proprietary RCC service that enables companies to accept real-time check payments from consumers and businesses online or over a telephone.
- MyECheck provides additional services to support its RCC service including fraud loss prevention services. MyECheck also provides a number of services

such as check remittance processing and remote deposit capture (“RDC”) services for brick and mortar companies, such as banks and retailers.

- MyECheck entered into a merger agreement with Sekoya Holdings Ltd., a Nevada corporation in November 2007, amended and restated February 4, 2008. The merger was effective 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).
- Revenue is generated from transaction fees charged to companies that contract with MyECheck to utilize the Company’s services.
- 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.
- 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 has 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.
- 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.
- 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.

Unique Selling Points

Remotely Created 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. Payor 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 RCCs in accordance with the Federal Reserve Check 21 specification. RCC images 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 RCC 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 alternative payments industry with a viable alternative payment method for online payments. Compared to other online 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. The Check Guarantee Provider warrants 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.

Remote Deposit Capture and Remittance Processing

- MyECheck provides Remote Deposit Capture and Remittance Processing Solutions that enable companies to scan paper checks at the brick and mortar point of sale or back office, and remit check images to MyECheck for processing. MyECheck formats the check images in accordance with the Federal Reserve Check 21 specification (ANSI X9.37) and transmits the files in near real-time directly into the check clearing system, as it does with its RCC image files. RDC reduces Merchant handling and administrative costs, eliminates paper check transportation, speeds clearing by an average of 2+ days and improves Merchant cash flow.

International Payment Service

- Through relationships with foreign financial services organizations, MyECheck is planning to add international bank transfer payment services that will allow MyECheck merchants to accept non-card associated bank transfers in local currencies from the world's largest global markets.
- The methodology expected to be employed with the international service would prevent consumer initiated repudiation and charge-backs, eliminating most types of international payments fraud. This service facilitates funds collection in over 50 countries and provides bank transfer remitting capabilities to bank accounts in over 120 countries. The system currently supports 21 currencies and will perform foreign exchange if required.

Company Competition

- Other new alternative payment brands have emerged and have experienced tremendous success in recent months and years. Management believes that MyECheck services are in many ways more viable, and possess greater revenue potential than other alternative payment services that have emerged.
- Most other alternative payment services enable consumers to pay with either payment cards or ACH based e-checks. One of the shortcomings of many of these payment brands is that the consumer is redirected off of the merchant's site in order to complete the transaction.
- The check is the largest non-cash payment method in the US, demonstrating that people often prefer to use checks over cards. In the past 5 years, the number of online check transactions per quarter has grown from 742,660 to 318,484,650,

approximately a 428% growth rate. In spite of this, many online merchants and businesses offer no alternative to cards, resulting in lost sales due to many consumers' inability or unwillingness to purchase cards.

- 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. MyECheck RCCs are governed by Uniform Commercial Code (State check laws), and Check 21 law, which is more favorable to the Payee than NACHA rules and facilitates higher returned item collection rates. The lower number of returns and higher return collection rates translates to fewer losses, lower fees for payment guarantee and higher profit margins for MyECheck Merchants.

Leases

- The Company leases its corporate office under a non-cancelable rental agreement through December 2009. Monthly payments at the inception of the lease terms were \$8,576 and increase 4% annually. During 2009, the Company extended the non-cancelable operating lease. This lease expires on February 28, 2012.

Regulation

- MyECheck is not currently subject to direct federal, state or local regulation, and laws or regulations applicable to access to or commerce on the Internet, other than regulations applicable to businesses generally. MyECheck provides transaction processing services and does not conduct transactions or hold or transfer cash itself. However, there can be no assurances that MyECheck will not be subject to such regulation 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, and that agreement continues to be in effect. MyECheck also develops some of its software in-house and utilizes an independent contractor. During the past four years, research and development costs associated with the development of the software have been approximately \$183,000.
- MyECheck own proprietary software and intellectual property, and licenses patented technology from the Company founder Edward R. Starrs.

Business Partners

- MyECheck has entered into a Processor Agreement with First Regional Bank. First Regional Bancorp (NASDAQ: FRGB) is a bank holding company headquartered in Century City, California. Its subsidiary, First Regional Bank, specializes in providing businesses and professionals with the management expertise of a major bank and the personalized service of an independent. First Regional Bank offers the latest technology combined with a higher level of service, responsiveness and cost savings not found at other institutions.
- First Regional Bank has sponsored MyECheck at the Federal Reserve Bank, and MyECheck is permitted to use First Regional Bank's FedLine account to electronically access the Federal Reserve check clearing system.
- 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.
- 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.
- MyECheck has entered into an Agreement with Cardinal Commerce Corporation, a global leader in enabling authenticated payments, secure transactions and alternative payment brands for both eCommerce and mobile commerce. CardinalCommerce enables payment brands such as Verified by Visa, MasterCard SecureCode, PayPal, eBillme, Bill Me Later, Google Checkout, MyECheck, and NetCash (with Western Union and NACHA Secure Vault Payments coming soon) to a network of over 30,000 merchants and thousands of Banks.
- 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, CardinalCommerce services a global customer base.
- In 2009, MyECheck announced a partnership with Morse Data Corporation. Morse Data's InOrder solution is a leading enterprise management system for

multi-channel merchants, fulfillment service providers and publishers. Easily deployed as an off-the-shelf system, InOrder accommodates all sales channels, including web, phone, fax, EDI, POS and catalog sales in real time for immediate and accurate inventory and order processing.

- 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.
- Additionally, MyECheck announced it had entered into a definitive agreement with Simplifile, the leading provider of electronic recording services. The agreement facilitates the MyECheck Remotely Created Check solution into the Simplifile e-recording service which allows Simplifile customers to make payments for recording and submission fees using an online check imaging process.
- MyECheck also announced several other new merchants during the course of 2009. MyECheck is substantially reliant on these agreements for its business. If MyECheck develops a broader base of customers and vendor relationships, that reliance may decrease, but there can be no assurances as to the timing or extent of such growth.
- 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.

The Merger Agreement

- MyECheck, Inc., a Delaware corporation ("MEC") and Sekoya Holdings, Limited (a Nevada corporation) entered into a Merger Agreement in November 2007, which was amended and restated as of February 4, 2008, and was filed as an exhibit to the Report on Form 8-K filed on February 7, 2008. The merger was effective March 14, 2008.

The company's Primary SIC code is 6199 - Finance Services

The company's Secondary SIC code is 7389 - Business Services

The company is an operational company with existing sales and is also a development stage company developing new products.

The company is not now, nor do we believe that it will fall under governmental regulations.

The amount of money spent over the last year on research and development is estimated at zero.

There has been no cost of compliance with environmental laws.

The company has a total of 3 employees.

Item IX

The nature of products.

- 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 faster funds clearing than cards or ACH providing same day or next day availability of funds to the merchant's bank. MyECheck also offers fraud control tools including bank account verification, negative check-writer database queries and payment guarantee at lower rates.

Item X

MyECheck, Inc. Facilities.

3941 Park Drive,
Suite 20179
El Dorado Hills, CA 95762

Part D Management and Control Structure

Item XI

The name of the chief executive officer, members of the board of directors, as well as control persons

A. Officers and Directors

Full Name.

Directors.

1. Full Name Robert S. Blanford

2. Business Address: 3941 Park Drive,
Suite 20179
El Dorado Hills, CA 95762

3. Employment History:

Mr. Blandford possesses more than 15 years experience as a Senior Information Technology Professional including serving as CTO for companies in the online entertainment and gaming industries.

Mr. Blandford's professional experience includes i2 Corp, MXM Media, Maxum Entertainment Group, Perspective Technologies, WinStreak 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.

Mr. Blandford has expertise in the design and implementation of Java streaming media solutions for multiple platforms, using Coldfusion, PHP, & SQL DBs. For more than a decade Blandford has architected systems featuring virtually every emerging technology

4. Compensation \$40,000 per year

5. Number of issuer's shares owned

Common Shares 92,314

Preferred Shares. None

1. Full Name Edward Starrs, President, CEO, and Director

2. Business Address: 3941 Park Drive, Suite 20179
El Dorado Hills, CA 95762

3. Employment History:

Edward Starrs
Founder, Chairman & CEO, MyECheck Inc.

Mr. Starrs is an experienced, success driven innovator with a deep understanding of the payments industry and its markets. Mr. Starrs has more than 20 years 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, founding the company to overcome shortcomings of existing card and ACH payment systems, and to meet market demand for a lower cost, faster and more secure online payment option.

Starrs has designed and successfully implemented a fundamentally new payment method enabling for the first time, reliable, fast, secure and inexpensive end-to-end electronic

check processing. Starrs has more than 5 years experience in the Check 21 industry and has spoken at Industry trade shows as a leading Check 21 expert. Starrs has extensive experience working with contacts within multiple areas of the US Federal Reserve Bank. Starrs has recruited and trained management and employees, oversaw software development and testing, secured bank relationships, strategic partners and customers; and took the company public through an acquisition and merger.

Areas of expertise include: Strategy planning and implementation; legal, regulatory and compliance; software and systems development; process development; fund raising; human resources management; negotiating; sales; marketing; contracting; vendor sourcing; cash management and accounting; partner, customer and investor relations; brand positioning; complex decision making; and corporate culture setting.

Previously, Mr. Starrs was President of Starnet Systems International, Inc., a wholly owned subsidiary of a public company that was processing more than \$2 billion annually in Internet transactions.

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

Mr. Starrs served as CEO of Digency, Inc., an online payment processing company engaged in credit card and eCheck transaction processing. 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.

Recent Accomplishments Include:

- Awarded US Patent for 'Method and Apparatus for Online Check Processing'
- Founded and led start-up company from inception to cash flow positive operations
- Architect of software system that successfully processed more than 6 million transactions
- Forged numerous strategic alliances and value added reseller agreements
- Negotiated and closed multiple major corporate and government accounts

4. Compensation \$50,000 per year

5. Number of issuer's shares owned
Common Shares. 3,000,956,970
Preferred Shares. One

B. Legal/Disciplinary None

C. Disclosure of Family Relationships. None

D. Disclosure of Related Party Transactions. None

E. Disclosure of Conflicts of Interest. None

Item XII Financial information for the companies most recent fiscal period.

See Attached Statements:

Item XIII Beneficial Owners

Principal Stockholders Name	Number of Shares Owned	Percentage
Edward R. Starrs 4140 Borders Dr El Dorado Hills, CA 95762	3,000,956,970	90%

Item XV The name address, telephone number, and email address of each of the following outside providers.

1. Investment Banker None
2. Promoters None
3. Counsel Tom Russell
3700 Campus Drive #204
Newport Beach, CA 92660
Phone: 949-281-1134
Email: tom@cclfirm.com
4. Accountant or Auditor None
5. Public Relations Consultant None
6. Investor Relations Consultant None

Item XVI. Managements Discussion and Analysis or Plan of Operation.

- MyECheck, Inc. (“MyECheck” or the “Company”) is an early stage company engaged in the payment processing industry; specifically MyECheck provides electronic check image (“e-check”) services to merchants, payment services providers, banks and other businesses. MyECheck was founded and incorporated in Delaware in October 2004 to capitalize on opportunities created by the passing of The Check Clearing for the 21 st Century Act (“Check 21”). MyECheck has commenced formal business operations and is generating revenue.
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- MyECheck has 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.
- Version two of its software platform was launched in September of 2007 and MyECheck steadily ramped up transaction volume on the system.

- In January 2010, Frist Regional Bank was closed by the Fed for un-related reasons, the loss of the bank partner eliminated essentially all of MyECheck's revenue.
- In April 2013 MyECheck announced a new primary bank partner, the Bank of Kentucky.
- MyECheck started licensing its software and sub-licensing its patent license in the second quarter 2013.
- MyECheck restarted revenue from transaction processing in the second quarter 2013.

Item XVII List of securities offerings and shares issued for services in the past two years.

Common Stock Shares See Attached

Preferred Stock None

Item XVIII Material Contracts.

Item IX: Issuer's Certifications

I, Edward R. Starrs, certify that:

1. I have reviewed this annual disclosure statement of Myecheck, Inc;
2. Based on my knowledge, this disclosure statement does not contain any untrue statements 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 informant 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 and of, and for, the periods presented in this disclosure statement.

Date: November 12, 2013

____/s/_Edward R. Starrs, CEO