

# Check Processing Solutions

## Safe, Reliable Solutions for Every Business

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### Check 21+

Enjoy the peace of mind and convenience of accepting any type of check, either at the point of sale or through the mail, without worrying if you're going to get your money. The Check 21+ service makes accepting checks as easy as accepting credit cards. Safe and fast ... welcome to the future of check payments.



### ACH Debit

ACH Debit enables merchants to set-up authorized debits from a customer's checking account. Merchants can schedule debits for a one-time occurrence or for recurring billing. Verification and Guarantee options are available. A PC with Internet access is all that is needed.



### Checks-By-Web

Gain from the value of accepting and processing checks from customers over the Web. The perfect solution for eCommerce web sites selling goods, or online BillPay payments. Eliminate the wait time for the mail and 'card not present' credit card fees.



### Point-of-Sale

Accept checks at the Point-of-Sale and have them electronically ACH deposited directly to your bank account. Check transactions are as easy as running credit card transactions. Stop wasting time and labor taking checks to the bank. Verification of checkwriter and account reduces risk. With the available Guaranteed funding, never fear bad checks again.



### Checks-By-Phone

Take advantage of the practicality of accepting and processing checks from customers over the phone. Available with Guarantee. Ideal for utility companies, catalog sales, medical providers, insurance agencies and call centers. Merchants can use their existing phone recording system or utilize our hosted phone authorization system.



### Paper Guarantee

Guaranteed funding on checks deposited in the bank. Get an authorization number through a POS terminal. Write the authorization number on the paper check and deposit it at the bank. The funds are Guaranteed!



### Tele-Debit

Perfect for mobile merchants and on-site service providers. Process checks from any touch tone phone. Dial a toll-free number from any touch tone phone and electronically debit your customer on the spot.

