

Checks-By-Phone



Safe. Simple. Smart.

What is Checks-By-Phone?

Checks-By-Phone enables merchants to accept and process checks from their customers over the phone. Written or verbal permission from the customer is used to authorize the transaction. This scalable solution allows any sized business to enjoy the benefits of accepting check payments over the phone.

Check Guarantee

Check Guarantee provides protection that eliminates the risk of accepting checks. By following simple procedures during the transaction, the merchant transfers risk to the processor. Guarantee ensures the merchant receives funding on the check.



Benefits of Checks-By-Phone

Checks-By-Phone allows businesses of any size the opportunity to safely accept checks over the phone. Merchants are given the option to obtain written authorization, use their own recording service, or utilize a hosted voice authorization recording service. Consumers enjoy the ability to pay by check over the phone, thus increasing sales and customer satisfaction.

Get fast access to funds with ACH deposits made to the merchant's bank account in 5-7 business days. Costs associated with paper check handling are eliminated. Automated for convenience, non-sufficient funds items are automatically resubmitted.

The online reporting allows complete tracking of all activity. Some features include billing reconciliation, statement review, transaction history, and fast access to batch detail. Merchants will also enjoy free, comprehensive customer service and technical support provided by the check processor.

Checks-By-Phone



Safely accept checks
over the phone

Perfect payment
option for call
centers and utilities

Examples of Markets Served

- Call Centers: Sales, Customer Service, and Bill Payment
- Utility Services: Water, Power, Phone, Cable
- Medical
- Government
- Educational
- Insurance Offices
- Property Management and Leasing
- Donations/Non-Profit
- Catalog Sales
- Suppliers

Features of Checks-By-Phone

- Guaranteed Funding option
- Verification of checking account
- Use existing or hosted verbal authorization recording service
- Web-based user interface or API Available
- Error and fraud reduction systems
- User defined custom fields
- Customer information management systems
- Data export for third party accounting or archiving
- Supports multiple locations and users
- Multiple certified third party gateways supported

How Checks-By-Phone Works...

1. The consumer gives verbal authorization over the phone to electronically debit their checking account.
2. Transaction information is uploaded to the processor through a variety of options including web-based virtual terminals, certified third party payment gateways, web services API, or batch file uploading.
3. The funds are electronically debited from the client's checking account.
4. The funds are then electronically deposited into the merchant's bank account in 5-7 business days.