

# Checks-By-Web



Safe. Secure. Reliable.



## What is Checks-By-Web?

Checks-By-Web is a check processing program that provides merchants the capability of accepting checks over the web. The consumer is able to initiate a debit payment for Bill Pay or e-Commerce on a website or payment gateway. Merchants can significantly increase sales and earn repeat customers by offering this simple and convenient online payment option.

## Benefits of Checks-By-Web

### eCommerce

The eCommerce option is designed for merchants selling goods or services on the internet. Consumers initiate check payment for products purchased from the merchant's website.

### Bill Pay

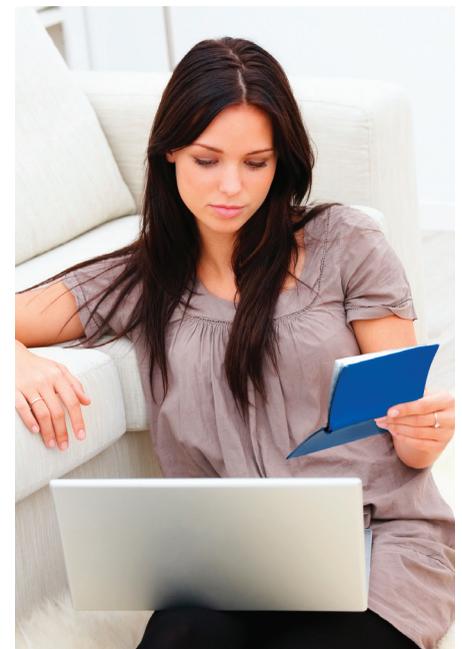
The Bill Pay option refers to transactions from consumers with whom the merchant has an established relationship or agreement. The consumer has an account with the merchant and utilizes a login process to access the website payment options. Ideal for fees, membership dues, or other services for returning customers.

### Online Reporting

Merchants can enjoy free web-based reporting that provides full transaction tracking along with many other features such as billing reconciliation, transaction history, and fast access to batch detail. Reports can be customized and exported in several popular formats. The check processor provides outstanding technical support and customer service at no charge.

### Reduce Risk and Costs

Check Verification helps reduce the risks of accepting bad checks. The check writer and the checking account are instantly screened through multiple databases and fraud detection systems. With Checks-By-Web, banking fees and check handling costs are eliminated. Merchants receive automatic notification and resubmission of non-sufficient fund items. Adding the ability to accept checks to a website increases sales and customer satisfaction by offering more choices of payment method.



Free detailed online activity reporting

Quick & easy setup



## Examples of Markets Served

- Online Market Shops
- Membership Organizations
- Business-to-Business
- Online Bill Payments
- Medical
- Utilities
- Government
- Educational
- Day Care
- Insurance
- Health Clubs
- Property Management & Leasing
- Donations/Non-Profit
- Online Invoice Payments
- Wholesalers
- Suppliers

## Key Features of Checks-By-Web

- Verification of checking account
- User-defined custom fields
- Detailed online reporting of transaction history
- Data export for third party accounting or archiving
- Multiple certified third party gateways supported
- Can be integrated into most online payment gateways

## How Checks-By-Web Works...

1. The consumer initiates the transaction on the merchant's website or payment gateway. The consumer clicks "Agree" or "Accept," providing authorization to instantly debit their checking account.
2. The payment gateway communicates with the check processor which provides instant approval or decline.
3. Funds are electronically debited from the client's checking account.
4. Funds are electronically deposited into the merchant's bank account in 3-7 business days.