

A close-up photograph of a person's hand holding a black mobile phone. The phone's screen displays a menu with the title 'Mobile' and several options: 'Favourites', 'Customers', 'Search Customers', 'View Customer Overview', 'Search Customer Cash', 'Create Customer', 'Suppliers', 'My Company', 'Finance', 'Reports', and 'Help'. The person holding the phone is wearing a green shirt, and the background is blurred, showing other people in a similar setting.

# Checks-By-Phone

## Safely accept checks over the phone

Accept and process consumer checks 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

Eliminate the risk of accepting bad checks with check guarantee. By following simple procedures during the transaction, risk is transferred to the processor. Guarantee ensures you receive funding on every check.

### Verbal authorization

Use your own recording service or a hosted voice authorization recording service to obtain consumer authorization. Enjoy the speed and convenience of accepting checks over the phone, while increasing sales and customer satisfaction.

### Fast funding

Get fast access to funds with ACH deposits made directly into your bank account within seven business days and eliminate costs associated with paper check handling. For your convenience, non-sufficient funds items are automatically resubmitted.

### Real-time reporting

Free online reporting gives you access to complete transaction tracking. 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.

## Benefits

- Boost consumer satisfaction by safely accepting checks over the phone
- Reduce risk with check guarantee
- Enjoy fast access to funds
- Eliminate exorbitant check handling fees
- Unlimited access to online reporting