



Checks-By-Phone
Debit consumer checking
accounts over the phone



Safely accept and process consumer checks over the phone.

Checks-By-Phone enables merchants to accept and process checks from their customers over the phone. Written or recorded verbal authorization is obtained to debit the customer's checking account. This is the ideal solution for call centers and suppliers.

Explore Flexible program options



Check guarantee

Check guarantee eliminates the risk of accepting bad checks. By following simple procedures during the transaction, merchants transfer risk to the processor. This ensures your business receives funding even if the check returns.



Recording service

Use your own recording service, or try our hosted voice authorization recording services available to you at competitive rates.



Virtual terminal

Web based interface allows processing through a PC and eliminates the expense of physical terminal hardware. Multiple Virtual Terminals/Gateways are supported. Supports multiple users.



File processing

Transmit a batch file of consumer transactions to the processor, who will then provide data specs. This option supports multiple file formats and transmission methods.



Consumer convenience fee

A great option for non-profits and municipalities, the Consumer Convenience Fee enables businesses to pass along processing fees to consumers. That way, businesses have the opportunity to process checks with no increased operating expenses.

Discover the benefits of Checks-By-Phone

Improve cashflow

Enjoy quick access to funds in as little as seven business days

Easy authorization

Quickly debit consumer checking accounts after receiving verbal authorization

Fewer fees

Banking fees and paper check handling costs are virtually eliminated

All-in-one solution

Support multiple locations and users

Simplify check recovery

Automatic notification of non-sufficient funds items and automatic resubmission

Enjoy convenient funding

Funds are electronically deposited into your existing bank account (no separate account required)

Access countless features

Payment protection

Process checks risk free with optional Check Guarantee protection

Fraud detection

This free fraud detection service instantly verifies consumer checking accounts before completing the transaction

Simplicity

Intuitive web-based user interface

Hosted recording services

Maintain NACHA compliance with this cost effective recording service, complete with 3-way calling capabilities

All-in-one reporting

Access free 24-hour online reporting that supports single/multiple locations and users

Data export

Export generated reports in several formats

A simple process, with a fast turn-around



1. Consumer gives verbal authorization

Consumers call your business and give written or verbal authorization over the phone to electronically debit their checking account.



2. Transaction information sent to processor

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. Transmit electronic bank deposit

Once transmitted, payment will be electronically debited from the customer's checking account.



4. Receive funding through direct deposit

Once the transaction clears, funds will be electronically deposited into your business bank account within 7 business days (contact us for expedited funding).

Fit for businesses of all shapes and sizes

Call centers: sales, bill payments
and customer services

Utility services: water, power, phone
and cable

Medical

Government

Educational

Insurance offices

Property management and leasing

Donations/non-profit

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