



Checks-By-Phone

Safe. Simple. Smart.

Accept check payments over the phone



RELIANCESTAR
PAYMENT SERVICES

Safe.
Simple.
Smart.

Checks-By-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.



Free
online
reporting

Benefits of Checks-By-Phone

Checks-By-Phone allows businesses of any size the opportunity to safely accept checks over the phone. Consumers enjoy being able to pay by check over the phone. Merchants are given the option to use their own recording service or utilize a hosted voice authorization recording service.

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

Fast and Convenient. 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.

Free Premium Support. Centralized and detailed online reporting is available at no cost. Features of web-based reporting include billing reconciliation, statement review, transaction history, and fast access to batch detail. Merchants will also enjoy the customer service and technical support provided at no cost to the merchant.

Examples of Markets Served

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

Features of Checks-By-Phone

- Guaranteed Funding option
- Verification of checking account
- Use an existing or hosted verbal authorization recording service
- Web-based user interface or API
- 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
- Scalable for any-sized business



Free
merchant
support

Increase
sales

How Checks-By-Phone Works...

1. The consumer gives written or 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.

Your bill
payment
solution

