

Safe. Secure. Reliable.



# Checks-By-Web

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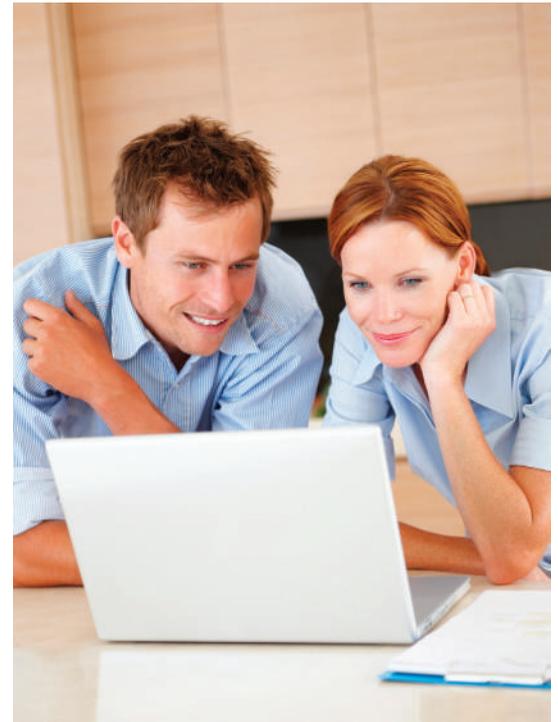
Bill Pay • e-Commerce

Consumers pay by check over the web

Safe.  
Reliable.  
Secure.

## 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 eCommerce on a website or payment gateway. Merchants can significantly increase sales and earn repeat customers by offering this simple and convenient online payment option.



Your bill  
payment  
solution

Free  
online  
reporting

## Benefits of Checks-By-Web

**eCommerce.** The eCommerce option is designed for merchants selling goods or services over the internet. Consumers initiate check payment for products purchased from the merchant's website. To reduce fraudulent checks, the check writer and their account are verified against a state-of-the-art check verification system.

**Bill Pay.** The Bill Pay option refers to transactions from consumers with whom the merchant has an established relationship or agreement. For example, the consumer has an account with the merchant and utilizes a login process to access the merchant website payment options.

**Check Verification.** Check Verification helps reduce the risks of accepting checks.

The check writer and their checking account are instantly screened through multiple databases and fraud detection systems.

**Fast and Convenient.** Funds are deposited in 3-7 business days allowing merchants faster access to funds. Checks-By-Web eliminates trips to the bank, banking fees and check handling costs.

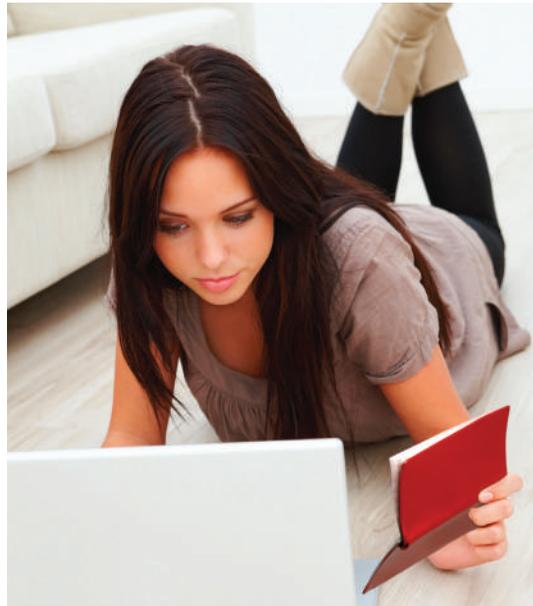
**Reporting and Support.** Merchants enjoy free web-based reporting that provides full transaction tracking along with many other features such as billing reconciliation, transaction history, and fast access to batch detail. Reports can be customized and exported in several popular formats. The check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

## 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

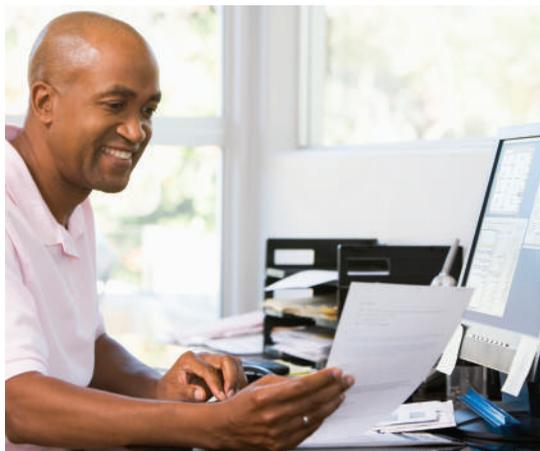
## Features of Checks-By-Web

- 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



Increase sales

Free tech support



## 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.

