



RELIANCESTAR
PAYMENT SERVICES



POS Conversion

Point of Sale Check Processing

Process checks just like a credit card

What is Point of Sale Conversion?

Safe.
Reliable.
Secure.

Point of Sale (POS) Conversion provides the tools for merchants to accept and process checks electronically at the point-of-sale, *just like a credit card*. Using a check reader or imager connected to a credit card terminal, merchants can process and deposit checks without making a trip to the bank. By offering more payment options, your business can increase sales and customer satisfaction.



Benefits of POS Conversion

Increase
sales

Free
tech
support

POS Conversion provides safety and security for merchants when accepting checks in a face-to-face environment.

Check Guarantee. The Check Guarantee option provides the security and peace of mind to accept checks with confidence. By following simple guidelines during the transaction, liability is transferred from the merchant. Funds for the check are deposited into the merchant's bank account - guaranteed!

Quick Service Program (QSP). QSP is designed to speed up the checkout process in quick service environments such as convenience stores and fast food restaurants. No driver's license is required for checks up to \$50.00. Approved checks are guaranteed.

Fast and Convenient. Merchants will enjoy fast access to funds. Deposits are

made into the merchant's bank account in 2-3 business days. Check handling labor and costly banking fees are eliminated. And, no more filing paper claims for bad checks.

Online Reporting. With free online reporting, merchants have access to full transaction tracking with many features including billing reconciliation, transaction history, fast access to batch detail, and much more. Generated reports can be exported in several popular formats.

Equipment Flexibility. POS Conversion can operate on almost all credit card terminals with a check reader or imager attached. A web-based virtual terminal can be used in place of a physical terminal, and multiple terminals/gateways are supported. Free customer service and technical support is available to assist merchants.

Examples of Markets Served

- Retailers
- Service store fronts
- Most any business accepting face-to-face payments

Features of POS

- Guaranteed Funding
- Check Verification
- Free Detailed Web-Based Reporting
- QSP – speeds up checkout process
- Flexibility - supports most POS terminals
- Virtual Terminal available

Advantages Over the Competition

- Free customer service and tech support
- Patent protected service
- Direct relationship with check processor
- National Automated Clearing House Association (NACHA) compliant



How Point of Sale Conversion Works...

1. Paper checks are accepted during face-to-face transactions at the point-of-sale.
2. Checks are run through a check imager or reader connected to a credit card terminal.
3. Funds are electronically debited from the consumer's checking account.
4. Funds are then electronically deposited into the merchant's bank account in 2-3 business days.

