

# TeleCheck® Internet Check Acceptance® Service FAQs

**Is check acceptance over the Internet safe for the consumer?**

Companies that process payments electronically using the Internet must follow government guidelines. In case of an error or dispute, check writers have 60 days from the posting date to notify the bank, the same period they have today with paper checks. Check writers retain the same rights they currently have in disputing fraudulent items posted to their account.

**How long does it take to process a transaction?**

The average transaction time is 3.8 seconds. TeleCheck processes the transaction in a quarter of a second. The rest is traffic time on the Internet.

**Will the funds be immediately debited from the consumer's account?**

No, check writers will continue to benefit from the float, since the electronic check is processed through the banking cycle in approximately the same amount of time as traditional paper checks.

**Does the TeleCheck® Internet Check Acceptance® service work with another payment gateway?**

We have several services that enable you to work side-by-side with any existing payment gateway.

**Can I process business checks?**

Yes. TeleCheck still will ask for a driver's license number so that we have a record of the person who is initiating the transaction.

**What about international checks?**

Current banking regulations support transactions for checks drawn only on U.S. financial institutions.

For more information, call 800-366-1054 to talk with a TeleCheck customer service representative.

