

# TeleCheck® Internet Acceptance Service

The TeleCheck® Internet Acceptance service provides a secure and easy way to accept check payments over the Internet. This check acceptance solution can improve operational efficiencies and can provide stronger fraud protection, quick funding and low-cost integration.

## The Challenge

Most small businesses and nearly half of all online consumers prefer check-based payments. And many current online shoppers are looking for alternative ways to pay. Most important, half of all large merchants who offer goods and services over the Internet plan to offer check payments in the next 12 months. Keeping pace with these changes and the competition is important to the future of your business.

## The Solution

The TeleCheck® Internet Acceptance service provides a secure and easy way to accept check payments over the Internet. This real-time approval and payment solution can improve operational efficiencies and may increase revenue by offering stronger fraud protection, quick funding and low-cost integration. TeleCheck makes it easy to accept checks by offering several implementation options. We work directly with your technology group or your eCommerce provider to ensure a seamless integration.

## Here's How It Works

Customers enter their checking account information in a browser window hosted by TeleCheck or fields integrated into your payment page. TeleCheck then transfers funds directly from your customers' checking accounts to your business account. The check is processed as an electronic transaction through the Automated Clearing House (ACH) network and funds merchant accounts generally within two business days.

The TeleCheck Internet Acceptance service is offered as both a verification and warranty solution. With the warranty solution, TeleCheck manages the collections process to alleviate operational challenges and to help streamline your business operations.

# TeleCheck® Internet Acceptance Service

## Help Your Business

- Earn new revenue from customers who prefer to pay by check
- Receive data from TeleCheck's database of nearly 400 million check writers' activity
- Capitalize on quick, easy payment via the Internet
- Process transactions quickly
- Minimize handling fees and reduce returned checks
- Lower costs over most other payment options
- Improve customer satisfaction

## Help Your Customers

- Feel secure in making payments over the Internet
- Increase shopping and payment options over the Internet

## Features

- Cost-effective verification or warranty options
- Sophisticated fraud prevention
- Easy funding and settlement process
- Routing and account number screens
- Quick and low-cost integration

## A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. For over 40 years TeleCheck, a First Data Company, has been a leading provider of paper and electronic check services helping more than 375,000 businesses and financial institutions increase profitability, reduce risk and streamline operations. Find out how our expertise and insight can accelerate your business.

For more information, contact your  
First Data Sales Representative  
or visit [firstdata.com](http://firstdata.com).