



INTERNET CHECK ACCEPTANCE[®]

Did you know?

Millions of Americans have checking accounts and no debit or credit cards.

If you're not set up to accept checks, you could be missing out on potential customers.

Key Business Benefits:



Avoid missing sales, allow customers to pay online with their checking account



Enjoy lower processing costs than with most other payment types



Close sale immediately, ship goods fast



Quick funding, next banking day



Reduce risk, optional warranty service to protect from approved bad check losses

Reduce costs and give customers a new online payment option

With TeleCheck[®] Internet Check Acceptance[®] (ICA), you'll avoid high card processing fees while giving your customers the option to pay securely online with their checking account. Customers can make purchases, reload their store-branded prepaid cards, or make recurring payments for less per transaction than credit or debit card payments. Plus, our optional warranty service guards against check losses on approved checks giving you the peace of mind you deserve.

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How it works:

1. Customer visits your website to make a purchase and selects the option to pay by checking account.
2. Account details are submitted to TeleCheck either directly or through your eCommerce payment gateway.
3. Using advanced analytics, TeleCheck assesses the risk associated with the transaction and issues an approval or denial in real-time.
4. You receive funding on the next banking day for any transactions approved by 4 p.m. CST.

Internet Check Acceptance is a good fit for:

- eRetail including clothing, media, grocery, electronics, hardware, etc.
- Online travel and entertainment services
- Digital goods including eBooks, music, gaming
- Medical
- Direct marketers or billers
- Non-profit organizations

Visit firstdata.com for more information.

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