

# CHECK CONVERSION

Accept and process checks in a consumer present environment



## Process checks electronically and eliminate deposit trips to the bank

Point of Sale (POS) Check Conversion provides the tools you need 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, easily process and deposit checks without making a trip to the bank. By offering more payment options, your business can increase sales and customer satisfaction by offering this simple and convenient online payment option.



## Explore Flexible program options



### Verification Conversion

Confidently accept paper checks at the point of sale and instantly screen the check writer's name and account history against multiple national negative databases before completing the transaction. Check funds are quickly deposited into the merchant's bank account.



### Guaranteed Conversion

Increase security and peace of mind with guaranteed check funding. Electronically process checks at the point of sale and instantly receive verification of the check writer's account history before completing the transaction. By following simple steps during the sale you can avoid risk of non-payment from NSF checks. That way, if a verified check comes back returned, payment will be guaranteed by the processor.



### Quick Service Program

A program 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.

# Simple and efficient payments



## 1. Accept paper check in person

Accept paper checks during face-to-face transactions, at the point of sale.



## 2. Run paper check through check reader/imager

Take the paper check and run it through either a check imager or check reader connected to a credit card terminal.



## 3. Debit consumer account

After processing the payment, funds are electronically debited from the consumer's checking account.



## 4. Receive payment through direct deposit

Once the transaction is cleared, the funds are electronically deposited into your business account within 7 business days (contact us for expedited funding).

## The ideal payment solution for a variety of businesses.

POS Conversion provides safety and security for businesses accepting check payments in person - a great payment option for retail and service stores among countless other consumer present environments.

## Access countless bonus features

### All-in-one reporting

Convenient 24-hour access to robust online reporting that supports single and multiple locations and users

### Fraud detection

Verification automatically inspects check writer identity and account history during the transaction

### Data export

Export generated reports in several popular formats

### NACHA Compliant

Compliant with the National Automated Clearing House Association (NACHA)

### Customer support

Access free customer and technical support

### Simplicity

Intuitive web-based user interface

## Discover the benefits of Point-of-Sale Conversion

### Equipment flexibility

Supports Virtual Terminal and most POS terminals

### Increased productivity

Electronic bank deposits eliminate trips to the bank

### Convenient funding

Funds are electronically deposited into your existing bank account (no separate account required)

### Fast and convenient

Enjoy fast access to funds, in as little as three business days.

### Less costly

Check handling labor and costly banking fees are eliminated. And, no more filing paper claims for bad checks.

### All-in-one solution

Support multiple locations and users