



It's Your Money...
Why Wait For It?



Electronic Check Service

Streamlined Check Acceptance, No More Manual Check Deposits, Minimized Check Risk, Automated Returns Handling

GET FASTER ACCESS TO FUNDS, MINIMIZE RISK, AND REDUCE COSTS

If you're like most businesses, check acceptance is still an important part of your operations. Our Electronic Check Service reduces the risk and cost associated with accepting those checks. ECS converts all paper checks – consumer and business – into safe, efficient electronic transactions. By submitting checks through the same system that you use to authorize credit cards, you can lower costs and accelerate your cash flow.

HASSLE FREE

With ECS, accepting checks has never been so convenient. Utilizing our conversion services, once the check is processed and imaged, you never have to touch it again. Gone are manual check reconciliations, deposit preparation, time consuming trips to the bank, and handling returned paper checks. It's that easy to streamline check acceptance and speed access to funds.



LET'S TALK:

Benefits at a Glance

Faster Access to Funds. Transactions settle within 24-48 hours.

Reduced Costs. Eliminates manual check reconciliations, deposit preparation, trips to the bank and handling returned paper checks.

Seamless Returns Management. Automated administrative handling of returned checks and resubmissions for higher check clearing rates. Optional non-sufficient funds service fee processing.

Minimized Risk. Protection against returns for approved transactions. Determine the probability of return.

Improved Reporting. Consolidated online reports and statements.

One stop convenience. Credit, Debit, Check and Check payments.

Flexible Service Options

ECS is a comprehensive and flexible solution that offers a choice of risk, imaging and delivery options. We'll help you choose the features that best fit your business needs.

CONVERSION WITH GUARANTEE

- Guarantees the funds and converts the check to an electronic transaction
- Shifts the risk of returned items to the guarantor

CONVERSION WITH VERIFICATION

- Verifies that the check will likely be paid and converts the check to an electronic transaction
- You retain the risk of returned items
- Collection service available through Third-Party Agent under separate agreement

CONVERSION ONLY

- Offers the conversion of checks into an electronic transaction when risk services are not needed
- You retain the risk of returned items
- Collection service available through Third-Party Agent under separate agreement

How Electronic Check Service Works

ECS supports real-time processing for point-of-purchase (POP), accounts receivable (ARC) and back office (BOC) conversion processing environments.

