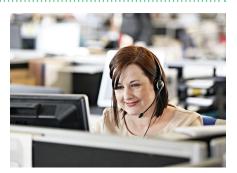# Checks-By-Phone

Accept and process check payments over the phone

Benefits
- Businesses of any size can safely accept checks over the phone
- Eliminate check handling fees
- Funds are ACH'ed
- Guarantee funds when processing through a Gateway
- Free online reporting

Program Options
- Checks-By-Phone Virtual Terminal
- File processing
- Software and gateway integrations

Checks-By-Phone enables merchants to accept and process checks from their customers over the phone.

Guarantee Option
Guaranteed funding is available. Merchant will be funded even if check returns. Merchant is required to utilize a Virtual Terminal to input transactions.

(Not available for File Processing)

Program Options

Verification
A sophisticated fraud detection service that verifies consumer against a national negative database for outstanding returned checks.

Recording Service Option
Use your own recording service, or our hosted voice authorization recording services are available at competitive rates.

Application in the Checks-By-Phone Service Agreement package.

Virtual Terminal
Web based interface allows processing through a PC and eliminates the expense of physical terminal hardware. Multiple Virtual Terminals/Gateways are supported. Supports multiple users.

See Compatibility Sheet for options.

Online Reporting
Web based reporting provides full transaction tracking with many features. Reconcile billing, view statements, transaction history, fast access to batch detail and much more.

Markets Served
- Utility Services:
  Water, Power, Phone, Cable
- Insurance Offices
- Call Centers:
  Sales, Customer Service, and Bill Payment call centers

Three Options for Submitting Transactions

Checks-By-Phone Virtual Terminal	File Processing	Certify Merchant Software to Processor
• Guarantee / Non-Guarantee • Merchant uses an online web interface to initiate each transaction. • Virtual Terminal supports all major internet browsers.	• Non-Guarantee Only • Merchant transmits a batch file with consumer transactions to processor. • Processor provides data specs • File Processing supports multiple file formats and transmission methods.	• Guarantee / Non-Guarantee • Merchant codes their existing Gateway or Shopping Cart to connect to processor using web services API. • Processor provides data specs • Merchant will code internal system to communicate with processor • Recommended for large merchants with internal IT resources

Merchant Options for Voice Authorization Recording
Note: If merchant does not record verbal authorization, then the customer's written authorization is required.

Existing Voice Recording Systems
- Merchant may utilize existing voice recording system.
- Refer to Sample Script for required recorded information
- Processor may request copies of authorization recordings regularly.

Checks-By-Phone Recording Service
- Processor provides merchant with authorization recording service.
- Additional fees apply:
  $0.30 / minute, $25 Recording Service Monthly Fee.

Intiating a Transaction
1. Customer calls merchant to make check payment by phone.
2. Merchant MUST obtain customer's recorded verbal or signed written authorization form.
3. Merchant enters customer's information and amount of payment/sale in the Checks-By-Phone virtual terminal.
4. Merchant retains customer information (voice or written authorization) for two (2) years. If using the hosted recording service,".wav" files will be automatically saved and stored for the required time period.
5. Transaction will decline if verification determines the customer is flagged in the national negative database for outstanding returned checks.

Merchant Funding & Guarantee
- Funds are electronically deposited in merchant's account in 7 business days.
- Maximum check limit of $1,000. (Inquire with the Sales Department for higher check limits.)
- Program can be configured for Guarantee or Non-Guarantee.

Setup Requirements
- Checks-By-Phone Merchant Agreement
- Copy of merchant's Voided Check
- Merchant Information Form
- Sample of merchant's sales materials
- Copy of merchant's warranty/refund policy
- Copy of Phone Authorization Script or written authorization
- Recording Service Agreement (if applicable)

Merchant Guidelines
- Use a certified Checks-By-Phone virtual terminal or establish File Processing procedure
- Process only personal checks
- Merchant must obtain authorization by either recorded verbal authorization or a signed ACH Authorization Form
- No outbound telemarketing calls to customers unless there is a pre-existing relationship with the consumer

Demo Site
For a demonstration of the Checks-By-Phone virtual terminal visit www.Demo.EFTchecks.com
Username: democheckbyphone   Password: 123letmein