Checks-By-Web

Accept consumer initiated debit payments online for Bill Pay or e-Commerce

Benefits

- Additional payment options on commercial websites increase sales
- Eliminates banking fees and paper check handling costs
- Free, detailed online reporting
- Low cost payment processing
- NSF items can be automatically resubmitted

Checks-By-Web enables merchants to accept consumer initiated debit payments for Bill Pay or e-Commerce through a website.

Consumer Initiated Debit

Process a consumer initiated debit from a customer checking account. Consumer enters transaction and account information into the merchant's shopping cart/gateway.

eCommerce

Designed for merchants selling goods or services on the internet. Consumers initiate check payment for products purchased from the merchant website.

Bill Pay

Bill Pay refers to transactions from consumers with whom the merchant has an established relationship or agreement. The consumer has an account with the merchant and utilizes a login process to access the merchant website payment options.

Verification

The consumer and their checking account are instantly screened through multiple databases and fraud detection systems. Sophisticated risk assessment features help identify high risk transactions instantly. Parameters are customized for each merchant.

(Not available for File Processing.)

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. Reports can be customized and exported in several popular formats.

Bill Pay Environments

Eligible Business Types

Telecommunication Services, Equipment and Telephone Sales

Cable and other pay TV services

Electric, Gas, Water and Sanitary Utilities

Insurance Sales, Underwriting and Premiums

Real Estate Agents and Rental Property Managers

Elementary and Secondary Schools

Colleges, Junior Colleges, Universities, and Professional Schools

Educational Services

Charitable Organizations

Social Service organizations

Churches and Religious Organizations

Court Costs, including Alimony and Child Support

Tax Payments

U.S. Federal Government Agencies or Departments

State Government Services

Business types not listed above may be eligible for eCommerce service.
Verify eligibility by referencing the
Unacceptable Merchant List

Bill Pay Transaction Guidelines and Funding
- Customer logs onto merchant's website with their username / password to initiate a transaction.
- Check limit is determined based on industry type, with higher limits as needed.
- 50 basis points (0.50%) premium on items $2,500 and larger.
- Merchant funded within 3 business days on cleared Bill Pay transactions.

e-Commerce Transaction Guidelines and Funding
- Consumer inputs information to initiate a transaction.
- $1,000 is the maximum check limit.
- Merchant funded within 7 business days on cleared e-Commerce transactions.

Verify eligibility by referring to the Unacceptable Merchant List.
Allow up to seven days for underwriting and approval of new merchant accounts.

Merchant Transaction Input Options
1. Payment Gateway
   - Includes Verification and ID screening to reduce fraud
     - Examples of Certified web service Gateways or Virtual Terminals (Refer to Equipment Compatibility for a full list of compatible gateways and contact information)
     - HPS Web Connect
     - PayTrace
     - eProcessing Network
     - NPC Secure

2. File Processing
   - Acceptable for Bill Pay businesses only.
   - No verification or ID screening with File Processing
   - Merchant transmits composite file of transactions
   - Processor will supply file specifications

3. Integrate API
   - Code your existing Gateway or Shopping Cart and connect to check processor using web services API.