Check 21+

Accept and process any kind of check with limited restrictions

Check 21+ is referred to as Remote Deposit Capture because an image of a check is captured and used in place of the original document. Electronic check processing facilitates faster funding on a wider variety of checks and with fewer restrictions than ACH. This flexibility makes Remote Deposit Capture ideal for many sales environments where checks can be accepted at the point of sale or when the consumer is not present. Check 21+ is a versatile payment option that fits the needs of many different merchants. Welcome to the future of check processing!

Benefits

- Accept all types of checks at POS or via mail or dropbox
- Guaranteed funding available
- Fast electronic deposit of funds in 3 business days
- No ACH Restrictions
- Free, detailed online reporting of all activity

Program Options

- Point Of Sale Conversion
- Remote (customer-not-present)
- Guaranteed Funding
- Non-Guaranteed Funding

Advantages over ACH

Accept and process all types of checks drawn on U.S. banks including: Personal, Business, Government, Traveler's, Cashier's, Certified, Equity Lines of Credit checks and Money Orders.
- No ACH restrictions
- Accept more types of checks

Check 21+ Point of Sale Conversion

Accept paper checks face-to-face using either a terminal or PC web based terminal. Guarantee or non-guarantee funding options available.

Check 21+ Remote

For consumer-not-present transactions using either a terminal or web-based virtual terminal. Accept checks via mail or dropbox. Guarantee or non-guarantee options available.

www.payasvcs.com

Markets Served

Check 21+ allows many types of businesses the opportunity to process checks in a back office environment including: B2B merchants, medical, utilities, government, educational, property management/leasing, insurance and mail order.

	Check 21+ POS **VS**	Check 21+ Remote
Program Description	• Accept any type of check at the point of sale. • Merchant receives funding in 3 business days. • Uses existing checking account. (No separate account required.)	• Accept any type of check through mail or dropbox • Process checks in a back office environment • Merchant receives funding in 3 business days • Uses existing checking account. (No separate account required.)
Check Guarantee Option	• Check payment is guaranteed by processor. • Checks eligible for guarantee are limited to: Personal, Business / Corporate and DBA	• Check payment is guaranteed by processor. • Checks eligible for guarantee are limited to: Personal, Business/Corporate and DBA
Non-Guarantee Option	• All checks drawn on U.S. banks are acceptable: Corporate, Cashier, US Treasury, 3rd Party, Travelers, Certified and starter/temporary as well as equity lines of credit and money order	• All checks drawn on U.S. banks are acceptable: Corporate, Cashier, US Treasury, 3rd Party, Travelers, Certified and starter/temporary as well as equity lines of credit and money orders
Pricing	• Refer to rate schedule for base pricing / fees. • Non-guarantee: .10% (10 basis points) additional premium charged to merchant for checks $10,000 and higher. Check limits determined by underwriting.	• Refer to rate schedule for base pricing / fees. • Non-guarantee: .10% (10 basis points) additional premium charged to merchant for checks $10,000 and higher. • Guarantee: See price schedule for additional discount fee charged for consumer-not-present Check limits determined by underwriting.

Check 21+ Processing Equipment Options

Check 21+ requires a check imager capable of scanning both sides of the check.
- All in one terminal or imager - such as RDM Synergy II
- Dual Sided Imager connected to a POS Device or PC-based Desktop Terminal - such as RDM EC7000i series
- Dual Sided Imager connected to a Certified 3rd Party Gateway - such as Panini I:Deal

Please refer to Equipment Compatibility Matrix for updated list.

Please confirm supported terminals, imagers & gateways/virtual terminals with your bankcard processor/ISO.