![paya Services logo]

Checks-By-Phone

Accept and process check payments over the phone

Checks-By-Phone enables merchants to accept and process checks from their customers 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
- Check Guarantee
- Consumer Convenience Fee

Guarantee Option

Optional guaranteed funding ensures merchant will be funded even if the check is returned. Merchant is required to utilize a Virtual Terminal to input transactions.

(Guarantee not available for File Processing)

Verification

A sophisticated fraud detection service verifies consumer against proprietary and third-party database.

Recording Service Option

Use your own recording service.

Consumer Convenience Fee

Consumer Convenience Fee enables businesses to pass along processing fees to consumers with no increased operating expenses.

Virtual Terminal

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

See Compatibility Sheet for gateway processing options.

www.payasvcs.com

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

Checks-By-Phone Virtual Terminal	File Processing	Certify Merchant Software to Processor
• Guarantee / Non-Guarantee • Merchant uses an online web interface to initiate 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 the merchant does not record verbal authorization - Written notification must be provided prior to settlement date of the transaction.

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

Intiating a Transaction

1. Customer calls merchant to make check payment by phone
2. Merchant MUST obtain customer's recorded verbal or provide written notification to customer
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 notification) for two (2) years
5. Transaction will decline if verification determines the customer is flagged in the proprietary or third party database for outstanding returned checks

Merchant Funding & Guarantee

- Funds are electronically deposited in merchant's account within 7 business days
- Maximum check limit of $1,000 (higher check limits may be available for well qualified customers)
- Program may be configured for Guarantee or Non-Guarantee

Setup Requirements

- 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 notification

Merchant Guidelines

- Use a certified Checks-By-Phone remote terminal or establish File Processing procedure
- Process only personal checks
- Merchant must obtain authorization via verbal recording or can provide written notification to customer. If written notification is provided, it must be sent to consumer prior to the transaction being processed.
- No outbound telemarketing calls to customers unless there is a pre-existing relationship with the consumer