

# Check Based Payment Systems

Checks are still widely used as a preferred method of payment. And, just like a credit or debit card, they need to be processed quickly and efficiently. A customer presents a check to the merchant for payment. The check is then scanned and verified against a database for verification, then it is converted into an electronic transaction and settled at the end of the day or at a settlement time via an Automated Clearing House. The merchant has the option then to give back the check stamped VOID, or keep the check.

- Enjoy Lower Processing Fees – Checks are processed at rates lower than credit cards or even PayPal.
- More Efficient and Secure – Checks are processed and deposited electronically, which eliminates the need to fill out deposit slips, deliver them to your bank, or misplace or damage them.
- Reduce Losses – Get an verification right away. No calls to make.
- Quicker Payment – Funds are automatically deposited into your merchant bank account within days.
- Compact, Easy to Use Equipment – Integrated into your point-of-sale terminal or for higher volumes, an optional check scanner
- Check Representation – This service is excellent for Merchants who are experiencing a lot of bad checks even with verification. We take bad checks and enter them into an automated collection service that monitors the check writer's account. When funds are available, it will automatically withdraw them, and the merchant is then reimbursed by NSF Pursuit. No costs are incurred by the merchant for this service.
- Superior Customer Service – We provide technical and account support to merchants seven days a week, as well as access to online documentation and user guides.

A Metro Merchant Services

Check Based

Payment System

offers more convenience

for your customers,

and saves you time,

effort and costs

in processing check

payments.

