

Check Processing Services

Innovative Merchant Programs

Expand your capabilities and grow your business with **TRANSFIRST**.

Checks still exceed more than \$4 billion per year in revenue and remain the most common form of non-cash payment. Don't limit yourself by not accepting checks at all, or not taking checks from certain customers – higher check acceptance means increased sales. With a check processing service, merchants can increase their profits without taking losses on bad checks.

Check processing verification and/or guaranty allows merchants to reduce liability and increase sales by safely accepting checks from more than 180 million individuals who have checking accounts. With our solution, merchants are protected against losses and they benefit through easier and faster check acceptance at the point of sale (POS). Our check service provider utilizes leading technology and information systems to offer fast approval allowing merchants to accept more checks. We make reimbursement easier with a unique, form-free claim submittal process where merchants simply mail the check in a pre-provided envelope.

With added conversion options, we also eliminate the manual process of depositing daily accepted checks to the bank, save time, create faster processing and turn checks into cash faster with check processing services.

Reduces liability

Improves profitability

Increases sales volume

Enhances efficiencies

Provides security



Available Check Processing Programs	Reduced Liability	Removal of Liability	Convenience
Standard Verification <input type="radio"/>	✓		
Standard Guaranty <input type="radio"/>		✓	
Premium Verification <input type="radio"/>	✓		✓
Premium Guaranty <input type="radio"/>		✓	✓

Customized for you...

Our check processing services program offers four cost-effective levels of protection and convenience depending upon the merchant's needs. We understand that not all merchants require or desire the same program.

Standard Verification.

This program level provides verification that a consumer does not present a risk as a bad-check writer.

Standard Guaranty.

With the Guaranty level, merchants are provided complete reduction of liability for bad checks.

Premium Verification.

In this program, merchants receive the same level of reduced liability as in Standard

Verification, but they also receive the convenience of the conversion of paper checks to electronic deposit.

Premium Guaranty.

At the Premium Guaranty level, merchants receive the highest level of protection from bad-check writers, as well as the convenience of converting paper checks to electronic deposit.

Capabilities include:

- Fast approvals,
- More authorizations,
- 24/7 Customer service,
- Compatible with existing equipment,
- Easy claim submittal,
- Flexible offerings,
- And much more!

TRANSFIRST

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