

# vCheck™



vCheck processing services is a solutions for merchants that are accepting paper checks or need to electronically ACH debit a checking account. Combine with our PCI compliant vGate™ Payment Server enables merchants to accept and process checks electronically in all environments, safely and securely.



## Applicable Merchant Types

- ✔ Retail
- ✔ Services
- ✔ B2B
- ✔ eCommerce
- ✔ Bill Payments



## Merchant Benefits

- ✔ Easily integrates into most existing point-of-sale hardware or payment gateways
- ✔ Skip the time consuming trip to the bank
- ✔ Increase sales through accepting more payment types
- ✔ Eliminate banking fees and paper check handling costs
- ✔ Reduce bad checks with verification and guarantee options
- ✔ Detailed online reporting of all activity

## Electronically deposit paper checks

- ✔ Consumer or business authorizes an electronic ACH debit to their checking account
- ✔ Transaction information uploaded to vGate
- ✔ Consumer checking account electronically debited and merchant funded

## ACH Debit a checking account

- ✔ Paper check is received in the mail or at the point-of-sale
- ✔ Check scanned through a check reader that is connected to vGate POS terminal
- ✔ Consumer checking account electronically debited and merchant funded