Checks-By-Web

Accept consumer initiated debit payments online for Bill Pay or e-Commerce

Benefits

- Additional payment options on commercial websites increase sales potential
- Eliminate banking fees and paper check handling costs
- Free, detailed online reporting
- Low cost payment processing
- NSF items can be automatically resubmitted

eCommerce

Consumers initiate debit payment for products or services purchased from the merchant website.

Bill Pay

Bill Pay refers to transactions from consumers with whom the merchant has an established relationship or agreement.

Verification

The consumer and their checking account are instantly screened through multiple databases and fraud detection systems. Sophisticated risk assessment features are customized by merchant in order to help identify high risk transactions instantly.
(Not available for File Processing.)

Consumer Convenience Fee

Provides merchants the opportunity to pass processing costs to the consumer, resulting in a no-fee processing.

SwiftSettle Processing

No matter how merchants process transactions, SwiftSettle allows them to initiate ACH credits and debits and settle those transactions on the same day*.

* The transactions must be domestic and under $25,000.00. Debits may occur next day in accordance with NACHA rules. Subject to Underwriting approval

Online Reporting

Web based reporting provides full transaction tracking with many features including reconcile billing, view statements, transaction history, fast access to batch detail and much more. Reports can be customized and exported in several popular formats.

Bill Pay Transaction Guidelines and Funding

- Customer logs onto merchant's website with their username / password to initiate a transaction.
- Check limit is determined based on industry type, with higher limits as needed.
- Merchant funded within 3 business days on cleared Bill Pay transactions.

e-Commerce Transaction Guidelines and Funding

- Consumer inputs information to initiate a transaction.
- $1,000 is the maximum check limit.
- Merchant funded within 7 business days on cleared e-Commerce transactions.

Verify eligibility by referring to the Unacceptable Merchant List. Allow up to seven days for underwriting and approval of new merchant accounts.

Merchant Transaction Input Options

Payment Gateway: Includes Verification and ID screening to reduce fraud.

Refer to the Gateway Compatibility Chart or a full list of compatible gateways.

File Processing
- Acceptable for Bill Pay businesses only.
- No verification or ID screening with File Processing
- Merchant transmits composite file of transactions
- Processor will supply file specifications

Integrate API
- Code your existing Gateway or Shopping Cart and connect to check processor using web services API.

Bill Pay Environments
Eligible Business Types

- U.S. Federal Government Agencies or Departments
- Telecommunication Services, Equipment and Telephone Sales
- Real Estate Agents and Rental Property Managers
- Insurance Sales, Underwriting and Premiums
- Social Service organizations
- Churches and Religious Organizations
- Tax Payments
- Elementary and Secondary Schools
- Electric, Gas, Water and Sanitary Utilities
- Charitable Organizations
- Court Costs, including Alimony and Child Support
- State Government Services
- Cable and other pay TV services
- Educational Services
- Colleges, Junior Colleges, Universities, and Professional Schools