Secur-Chex®

Checks are the second largest form of payment in the U.S., so you need a safe and easy way to accept them. Whether you prefer paper or electronic transactions, Secur-Chex® check services are designed to fit your business, your way.

Guaranteed Conversion enables you to electronically process checks with full confidence. The check is scanned through the imager or processed through a MICR reader and then converted to an electronic transaction. The transaction occurs electronically and funds are deposited into your account within 48 hours. Secur-Chex® will guarantee payment if the check is returned for insufficient funds and will collect on the returned check so that you can continue with business.

Check Conversion is ideal if you wish to use electronic check conversion but have an established consumer base and feel guaranteeing checks is unnecessary. The check is converted to an electronic transaction, but Secur-Chex® does not guarantee payment if the check is returned for insufficient funds.

Check Guarantee allows you to accept checks risk free and process them in the traditional paper-based method. The customer's checking information is entered into your credit card terminal and validated against a database of millions of known bad check writers. This process ensures that you can accept checks from anywhere in the U.S. without worry. Secur-Chex now also offers Corporate Check Guarantee for merchants who wish to accept business checks.

Check Verification informs you if the check writer has negative information on the authorization network. You decide to accept or deny the customer's check.

Secur-Chex® — another powerful product from First American Payment Systems!

With Secur-Chex®, you can choose to process your checks electronically or use traditional paper transactions. Secur-Chex® offers four check services all developed to fit your individual needs.

SECUR CHEX®

FIRST AMERICAN PAYMENT SYSTEMS

EXPERT I.T. GUYS - Gregory A. Kramer
Carrollton, TX 75007-2632
Phone: 214-734-8210 Fax: 972-394-9390
GKramer@XITGuys.com

Member Bank: KeyBank National Association, Cleveland, Ohio
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