



# TeleCheck® Paper Check Acceptance Service



1-866-838-8472  
[www.fdisempire.net](http://www.fdisempire.net)

**The TeleCheck® Paper Check Acceptance service allows merchants to process checks at the point-of-sale using TeleCheck's proprietary risk management tools to minimize returned checks while offering consumers their payment method of choice.**

## The Challenge:

When a customer brings out a checkbook, merchants should feel confident in accepting their payment. In the past, check authorization was more of a guessing game than a science, and merchants had to choose between the loss of a returned check — or the loss of a sale. A merchant shouldn't have to turn away business just because the customer wants to write a check. But at the same time, you need to minimize your risks. What are the chances that the check is fraudulent? What are the chances that the check will be returned due to inadequate funds in the account? How do you educate employees to make that determination?

## The Solution:

With the TeleCheck® Paper Check Acceptance service, you have a high degree of confidence in knowing whether a check will be returned or not, making your decision to accept or deny a check much easier. With the verification solution, TeleCheck uses a risk scoring system so merchants can decide in seconds if they should accept the check. By rejecting high-risk checks on the spot, you will minimize the expense and hassle of attempting to

collect on them later. Merchants can also select the warranty service for even greater peace of mind. With the warranty service, TeleCheck will manage the check collection process.

## Here's How it Works:

TeleCheck uses check writer negative and activity databases and other proprietary risk management tools to determine the risk of accepting a check. With the warranty service, if TeleCheck approves a check that is later returned, you will be reimbursed up to the check warranty maximum if all the warranty requirements have been met.



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### Help Your Business:

- Accept paper checks with more confidence
- Approve checks that were once considered to be too risky
- Process checks quickly and easily
- Minimize collection costs

### Help Your Customers:

- Purchase goods or services with the payment option that they prefer to use
- Reduce the likelihood of identity theft
- Manage record keeping and easily balance their checking account

### Features:

- Comprehensive, industry-leading set of risk management tools
- Extensive check writer negative and activity databases
- Risk-scoring techniques and tools
- Flexible application based on merchant needs

### A Name You Can Trust:

With over 40 years of experience in check processing, we are a leading provider of paper and electronic check services helping more than 375,000 businesses and financial institutions increase profitability, reduce risk and streamline operations.

And when it comes to combating fraud, TeleCheck offers access to negative and activity databases, and risk management systems to protect you and your business. Trust the industry-leading technology offered by TeleCheck for an obvious reason. It works.

For more information, please contact your sales representative.

