

# TeleCheck® Paper Check Acceptance Service

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 customers bring 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 and the loss of a sale. You shouldn't have to turn away business just because a 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.

# TeleCheck® Paper Check Acceptance Service

## 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 Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. For over 40 years TeleCheck, a First Data Company, has been 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. Find out how our expertise and insight can accelerate your business.

For more information, contact your  
United Payment Services Representative at  
1 (866) 886-4833 or visit us at  
[UnitedPaymentServices.com](http://UnitedPaymentServices.com).



A First Data Company