



*EZTel*SM

Telephone Electronic Check Transfer

EZTelSM provides merchants with a secure and easy way for consumers to pay by check over the phone.

With over 90% of U.S. households having access to checking accounts, EZTel allows merchants to offer a new payment option to a large portion of the population.

By using EZTel, telephone check transactions can be verified against national check writer databases, bank account validation databases, and account status databases. Approved transactions are converted to electronic funds transfer (EFT) transactions for deposit directly to the merchant's checking account.

Benefits

With EZTel's real-time checks-by-phone processing, your business can immediately turn orders into sales.

- **Allows merchants to accept and process checks over the phone**
- **Eliminates the need to wait for checks to arrive in the mail**
- **Reduces lost sales from customers who never mail their check**
- **Allows merchants to fulfill orders more quickly**
- **Allows merchants to make sales from customers not able or willing to use a credit card**

How It Works

EZCheck's EZTel service enables the electronic processing of checks from telephone-initiated transactions using the consumer's checking account information. The operator simply enters the consumer's information from the face of the check into the EZTel secure gateway. From there, EZCheck verifies the consumer and account information in real time and simultaneously creates the Electronic Funds Transfer (EFT) to debit the consumer's checking account, and deposit the funds directly into the merchant's account.

Online reporting is available to view transaction and funding reports as well as the status of individual transactions. EZTel comes complete with multiple search methods and multiple user options.

Unique Features

- **No Additional Equipment** – EZTel does not require any additional hardware or software. It runs on standard PC's with internet access.
- **Returns Re-initiation** – Transactions that return for Non-Sufficient Funds are eligible for additional representment via the ACH system.
- **Collections** – Additional EZCheck collection services are available to *EZTel* clients

For more information contact: