

# TeleCheck Electronic Check Acceptance® (ECA®) Service



Decrease the risk and hassle of accepting paper checks.

Some customers continue to prefer paying by check. While offering multiple payment options to your customers is a smart business practice, accepting checks can be risky, costly and time consuming. The TeleCheck Electronic Check Acceptance® (ECA®) solution gives you confidence to accept checks – even low numbered, out-of-town, and out-of-state checks.

# TeleCheck Electronic Check Acceptance<sup>®</sup> (ECA<sup>®</sup>) Service



The ECA solution is one of the industry's most sophisticated check verification systems. With ECA you'll minimize the risks of accepting checks as well as reduce bank fees and processing costs and improve cash flow. ECA protects customers too by returning their checks so their personal information is secure.

## How It Works

1. When a customer hands you a paper check, TeleCheck uses leading risk assessment technology to determine its validity. An approval or denial recommendation is given in real time.
2. If the check meets the requirements, the check is converted into an electronic transaction using your point-of-sale equipment.
3. The transaction is processed through the Automated Clearing House (ACH) network, and funds are deposited directly into your bank account, generally in two banking days.

With the optional warranty service, any checks approved that are returned become TeleCheck's responsibility, eliminating your losses and the hassle of trying to collect payment on your own.

ECA gives you peace of mind when accepting checks. Continue to provide your customers with the option to pay by check while reducing your costs, worry and paperwork.



To learn more about ECA<sup>®</sup>, contact your First Data Business Consultant or visit [www.firstdata.com/telecheck](http://www.firstdata.com/telecheck).