



CHECK Solutions



The **personal check** remains America's favorite form of non-cash payment. Businesses that do not accept checks lose opportunities to make sales. American Bankers Association states that \$850 million in bad checks were written in 2002. The key for the merchant is to screen out the bad from the good.

Say Yes to Checks and We Guarantee Payment

Our check solutions will let you accept checks easily and quickly from your customers, safely and without risk. Our check guarantee service enables you to safely accept checks from more than 180 million individuals who have checking accounts.

Product Features

STANDARD CHECK GUARANTEE

Get protection against bad check losses. Simply deposit approved checks into your bank account, and receive reimbursement for any item returned unpaid.

- **Fast Check Approvals:** Check approvals are completed within seconds of data transmission, whether by terminal or phone.
- **High Approval Rates:** We will provide you with the highest percentage of authorizations, translating into more sales. Our approval rates are among the highest in the industry.
- **Easy Claims Process:** No time consuming forms are required for claims submittal. Simply mail us the check and any supporting documentation. Claims are processed within 30 days.
- **State of the Art Authorization Technology:** Our extensive database filters for bad check writers.

PREMIUM SERVICES

We offer several special programs designed to meet the needs of specific businesses and industries. These premium services can be added to our basic service.

- **Multiple Check Premium:** Accept two to four checks from a customer to be deposited over a specified period of time. Provide flexible payment options to your customers.
- **Premium Approval:** Can't afford to turn down any check sale? With Premium Approval, you'll have the highest approvals available.
- **Disputed Stop Payment Premium:** Our coverage includes reimbursement on disputed stop payments, often the most difficult to collect on.
- **Partial Payment Premium:** Offer your customers the option to pay by check and any other payment method.
- **Interest and Bank Fee:** This premium service provides reimbursement for NSF bank fees on returned checks.
- **Plus Sales:** Designed to supplement a competitor's service, this service authorizes checks that have been declined by another check guarantee provider



Personalized Customer Service

Innovative Merchant Solutions customer service is available 24 hours a day, 7 days a week, 365 days per year and is supported by LIVE operators. Our representatives will assist you in ordering supplies, checking on your account or signing up for additional services or coverage. These representatives can also provide service for merchant accounts via Innovative Merchant Solutions.