



# Check 21+

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## Remote Deposit Capture

the future of check processing is here

Safe.  
Reliable.  
Secure.

## What is Check 21+?

Remote Deposit Capture (RDC) is the process of recording an image of a check that can be transmitted electronically in place of the paper document. This means faster, safer processing. Accept ALL types of paper checks and “skip the trip to the bank.” Using an intuitive web-based interface and an imager connected to a PC, merchants are able to electronically deposit checks.



## Benefits of Remote Deposit Capture

Eliminate  
risk

Check 21+ provides versatility by allowing checks to be accepted in person, via mail, or dropbox. Enjoy the benefits of accepting and processing all types of checks drawn on U.S. banks including; personal, business, government, traveler's, cashier's, certified, equity lines of credit, and money orders.

Quick  
& easy  
setup

The Check Guarantee option provides protection that eliminates the risk of accepting bad checks. Merchants can enjoy peace of mind knowing funds are guaranteed by the processor. The program has the highest approval rates in the industry and can greatly improve cash flow. Guarantee, non-sufficient funds coverage, and even payroll cashing options can be added.

Check 21+ is increasing in popularity due to its advantages over ACH. With Remote Deposit Capture there are no ACH restrictions. Check 21+ is hassle free - checkwriter authorization is not required to electronically process the check.

Merchants will enjoy the fast electronic deposit of funds in 2-3 business days (8 business days for Payroll Cashing). Deposits are made directly to the merchant's existing bank account. No separate account is required as with other processors. Check 21+ provides flexibility with the comfort of being able to consolidate deposits from multiple locations. These are just some of the benefits of Check 21+... welcome to the future of check processing.

## Markets Served Across the Nation

- ◆ Any business-to-business merchant
- ◆ Bill Payments
- ◆ Medical
- ◆ Utilities
- ◆ Government
- ◆ Educational
- ◆ Property Management and Leasing
- ◆ Insurance
- ◆ Non-Profit
- ◆ Mail Order
- ◆ Check 21+ allows many types of non-traditional businesses the opportunity to process checks in a back office environment

## Features of RDC

- ◆ Guaranteed Funding
- ◆ Check Verification
- ◆ Web-based user interface
- ◆ Fraud detection systems
- ◆ Customer information management systems
- ◆ User defined custom fields
- ◆ Data export for 3rd party accounting or archiving
- ◆ Supports multiple locations and users
- ◆ Supports single and multiple feed imagers
- ◆ Merchant does not need a separate bank account

Cash  
payroll  
checks

Free  
online  
report



## How Check 21+ Works

1. Paper checks are received in the mail, drop box or in person (accept all types of checks at both point of sale and consumer-not-present environments\*).
2. Checks are run through a check imager connected to a PC (check imager will have capability of scanning both sides of the check).
3. Funds are electronically debited from the consumer's checking account.
4. Funds are then electronically deposited into the merchant's account in 2-3 days (8 business days for payroll checks). Merchants can use existing account - no need for a separate account.

\*Note: Types of checks eligible for Check Guarantee include personal, business or corporate, and doing business as (DBA).

Process  
checks  
faster

