



## What is USA eCheck?

The vTerminal has an easy-to-use check processing screen along side credit card processing.

USA eCheck service delivers a streamlined check acceptance process, as well as eliminating returned checks and returned check fees, while reducing check fees and trips to the bank. It reduces paperwork and improves cash flow through faster closing, balancing and settlement.

Designed to mirror the credit card transaction process solution, our electronic check verification service converts paper checks into electronic transactions at the point of sale and automatically deposits the funds into your account, utilizing payment terminals and the National Automated Clearing House (ACH) system.

USA ePay's eCheck solutions is pre-built into the gateway as an added feature. The allows any existing merchant to easily accept checks without having to worry about using a separate program or console. USA ePay merchants access all their check processing capabilities and all their check reports from the same easy-to-use merchant console they use for their credit cards.

## Our Check Platforms

USA ePay supports multiple check processing platforms. Each platform can perform an array of solutions from basic ACH to Check Guarantee Service.



VeriCheck has been in business for over 10 years, helping businesses throughout the US in the prevention of receiving and the recovery of their money from returned checks.



Digital EFT Solutions, LLC is provides leading edge payment services to businesses and financial institutions throughout the country.



ACH Payment Solutions is an organization whose principals have 50 years combined experience in the transaction processing arena.

## eChecks & Developer

USA ePay has made it easy for developer's to access check processing capabilities outside the merchant console. Check processing options are built into all of our available API's located for free download on the USA ePay website.

Now building check processing into your software is a simple solution.

Some available API examples are :

- PHP
- C / C++
- Java
- Perl
- Cold Fusion Tag
- .NET
- XML SOAP
- ActiveX Control

just to name a few.

## eCheck Built Into Every Feature

The USA ePay gateway is not only known for its simplicity in serving the merchant's basic needs but is also known for having the best features and functionality in the industry. That's why USA ePay has build in the eCheck solution into all of our available features. Whether your merchant needs check capabilities in Recurring Billing, Batch Upload-ing, Custom Reporting, Fraud Prevention, Retail Software, or basically any other feature which USA ePay has made, the eCheck feature built in. This is just part of our commitment to making sure that your merchants get the solutions they need when they need it.

For more information please visit the USA ePay website at [www.usaepay.com](http://www.usaepay.com) .