

Solutions to Empower Business Growth

Payments Solutions

Paylance offers cost effective payment solution alternatives to credit and debit cards. Our flexible solutions enable you to create a custom or total packaged solution.

Check Conversion Solutions

Paylance offers a wide variety of paper check conversion solutions that enable the deposit of funds without driving to the bank or paying for an armored car pick-up.

- **Check Conversion by Mail**

If you accept checks via mail or lockbox, our solution enables you to deposit 100 percent of your checks without driving to the bank.

- **Back Office Conversion**

This solution is an ideal way to convert checks to an electronic deposit without the expense and hassle of placing a check imager in each lane — while still reaping the benefits of electronic check conversion.

- **Check Conversion at Purchase**

With this solution, you can accept paper checks and convert them to an electronic deposit quickly and efficiently — right at the point-of-sale — eliminating paper deposits (and their associated fees) and improving cash flow.

- **Check 21 Conversion**

Check 21 Conversion converts any type of paper check (personal, business, payroll, money orders, etc.) into an image file and presents an image of the front and back of the check to the depository bank for deposit.

- **ICL Check Truncation**

Designed for clients that have a higher than average return rate, Paylance's ICL Check Truncation product processes all types of check transactions. Take orders on your Web site, over the telephone or through the mail and truncate them into an electronic deposit.

ePayment Solutions

As a leader in the payments industry, Paylance offers several electronic payment solutions that have been developed to fit your business needs — whether you are running a fitness club, a utilities company or an online retail establishment.

- **Recurring Payments**

Using Recurring Payments, your customers can choose to have electronic debits withdrawn from their checking account on a recurring schedule.

- **Payments by Web**

Our Payments by Web solution is cost-efficient, streamlined and error-free. Payments by Web can be easily integrated into your Web site and online shopping cart, and is more cost effective than a credit or debit card payment.

- **Payments by Phone**

Created for efficiency, the Payments by Phone solution is Web-based and requires no additional hardware or software.

Bundle Payment Processing

Bundle Payment Processing is a processing solution for companies that receive electronic return files via a gateway, secondary provider or financial institution.

Online Payment Gateway

If you have high speed Internet access, the Paylance online gateway allows you to accept payments and orders 24/7 through your Web site, at your point of purchase, over the telephone, and through the mail.

Learn more

To learn more about our solutions for Payments, Risk Management and Recovery, contact:



From minimizing your risk to getting your money back — we have you covered.

Risk Management Solutions

Our point-of-purchase decision-making tools target fraudulent and uncollectable checks, and our guarantee products provide peace-of-mind.

Risk Control Tools

This solution set includes tools that have access to the two largest public databases for verification, validate bank account information and provide visibility into accounts to capture funds in real-time.

Payment Guarantee

While many companies offer guarantees on paper checks or point-of-purchase check conversion, Payliance is one of the few companies that offers a guarantee on any form of payment.

Recovery Solutions

Our Recovery Solutions are compliant in all 50 states, with thousands of clients already enjoying the benefits of our expertise.

Electronic Recovery

When a bad check is written, Electronic Recovery electronically debits the checking account of the individual who has written it from any bank in the US Federal Reserve system, along with a state-allowed NSF fee.

Traditional Recovery

Payliance is the only authorized recovery company to utilize an exclusive “peek” service that allows us to look into the customer’s account to verify funds, allowing up to eight attempts to verify that funds are in the account before processing the debit.

Partner Recovery

Because many organizations want to be involved in the initial recovery process, our Partner Recovery solution allows Payliance to be your partner in the recovery process only after you have completed your efforts.

Debt Recovery

The Debt Recovery solution is designed for a variety of debt situations, including financial institutions with outstanding balances on demand deposit (checking) accounts, and subscription service providers that have outstanding balances.

• PreCollect Recovery

This allows you to send items for account debt recovery without initiating any recovery efforts and receive 100 percent of the principal recovered for the first 30 days.

• Percentage Recovery

This allows you to send items for account debt recovery after initial recovery efforts have failed and receive a percentage of the recovered principal, depending on the age of the account.

Consolidated Returns

Consolidated Returns routes returned checks electronically directly from the Federal Reserve to Payliance. This results in checks being received 4-6 days faster than by regular mail.

