

# The TeleCheck Internet Check Acceptance<sup>®</sup> and Checks By Phone<sup>SM</sup> Service



E-Commerce continues to grow at a dramatic rate - over 20% in 2002 alone! Despite rapid growth, many merchants haven't taken advantage of the large segment of online users that either don't have a credit card, or would prefer to pay online with a check.

CyberSource now supports the industry-leading Internet Check service from TeleCheck. The TeleCheck Internet Check Acceptance and Checks by Phone Service meet the needs of the merchant and the consumer. Merchants get the benefits of easy

integration, robust fraud prevention, and seamless integration with existing payment options. Consumers get the comfort of a familiar interface that helps protect the security of their personal and financial information.

The TeleCheck Internet Check Acceptance and Checks By Phone Service lets you quickly and easily add Internet Check functionality. In just days you may see incremental sales from a whole new market segment.

## The TeleCheck Internet Check Acceptance (ICA) Service

The TeleCheck ICA service is the perfect solution for merchants that want to easily add an Internet Check option to their website.

## The TeleCheck Checks by Phone (CBP) Service

The TeleCheck CBP service offers merchants the ability to accept checks over the phone, integrating seamlessly into the merchant's order management system.

### Benefits

#### Expand your customer base

- By accepting Internet Checks, merchants gain access to an untapped segment of online purchasers who want the convenience of Internet shopping, and the comfort and familiarity of paying with a check.

#### Reduce Fraud

- Robust risk management tools reduce fraud through real-time authentication, flexible transaction limits, bank account screening, and identity-based negative files.

#### Lower cost solution

- The fee structure for The TeleCheck ICA and CBP service is significantly lower than credit card processing.

#### Seamless Customer Experience

- The TeleCheck ICA and CBP service integrates seamlessly into the merchant website, and can exist side-by-side with credit card payment options.

#### Easy, flexible integration options

- TeleCheck supplies all tools necessary for integration including comprehensive documentation and support.
- Multiple authorization options are available to meet the needs of all merchants:
  - Hosted Solution (Browser-based)
  - Direct to TeleCheck Solution (Message-based)

**Get Started Today!** Call now, and you can be accepting online checks in no time. **CyberSource Sales 1 (888) 330-2300**

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