

## TeleCheck Internet Check Acceptance® (ICA) Solution®



### Accept Internet Checks, Grow Revenue

The TeleCheck Internet Check Acceptance® (ICA®) Solution can decrease your costs by allowing your customers to pay directly from their checking account when making online purchases, reloading their store-brand prepaid card, or when making routine purchases. Hefty card-not-present (CNP) interchange rates take large bites out of your profits. However, you can significantly reduce your costs with the TeleCheck's ICA® Solution by paying less per transaction. Additionally, the TeleCheck ICA Solution creates opportunities for revenue growth by offering the 54 million US consumers who don't have a debit/credit card (First Data) the ability to shop online and pay directly from their checking account.

### Eradicate Bad-Check Loss

The TeleCheck® database tracks 98 percent of US consumers' check writing history. TeleCheck's massive database can protect your business from losses associated with invalid checks, by notifying you of which checks to accept and decline (First Data). TeleCheck's optional warranty service grants you access to premier-level defense against fraudulent transactions by transferring all fraud liability from

your business to TeleCheck. Your returned checks become TeleCheck's responsibility, relieving you from potential loss and the copious hours of trying to collect on your own.

### How It Works

1. Consumers visit your online store to make a purchase and select the option to pay via their checking account.
2. Automatically, you transmit the transaction details directly or through your eCommerce payment gateway.
3. TeleCheck uses advanced analytics to assess the risk associated with the transaction. In real time, the TeleCheck system approves or denies the payment transaction.
4. Your business receives funding on the next banking day, for any transactions approved by 4 p.m. CST.

We ask, listen and solve.



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## Functionality Features

- Warranty service protects your business from loss, resulting from bad checks (optional)
- Competitive rate for verification of account viability
- Seamless transition to recovery services (optional with verification services)
- Premier fraud-prevention technology
- Express next-day funding
- Lower processing rates

## Assorted Industries Served

- Online Retail (clothing, media, grocery, electronic, hardware, etc.)
- Online travel and entertainment
- Online services
- Digital goods (eBooks, music, gaming, etc.)
- Medical
- Direct marketers or billers
- Non-profit organizations

## Solutions That Fit

At Commerce Bank, our goal is to make payment processing as painless as possible. We take the time to answer your questions and fully explain payment processing solutions. Our experienced and knowledgeable representatives are here to support your business and will take every measure to create a solution that matches your needs.

## Learn More

Commerce Bank assists you in the installation of premier-level payment systems to protect your business from fraudulent losses. For more information regarding the TeleCheck Internet Check Acceptance (ICA) Solution, please contact your Merchant Services Representative or call the Merchant Support Center at 800.828.1629.



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